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Social Service in Great Britain

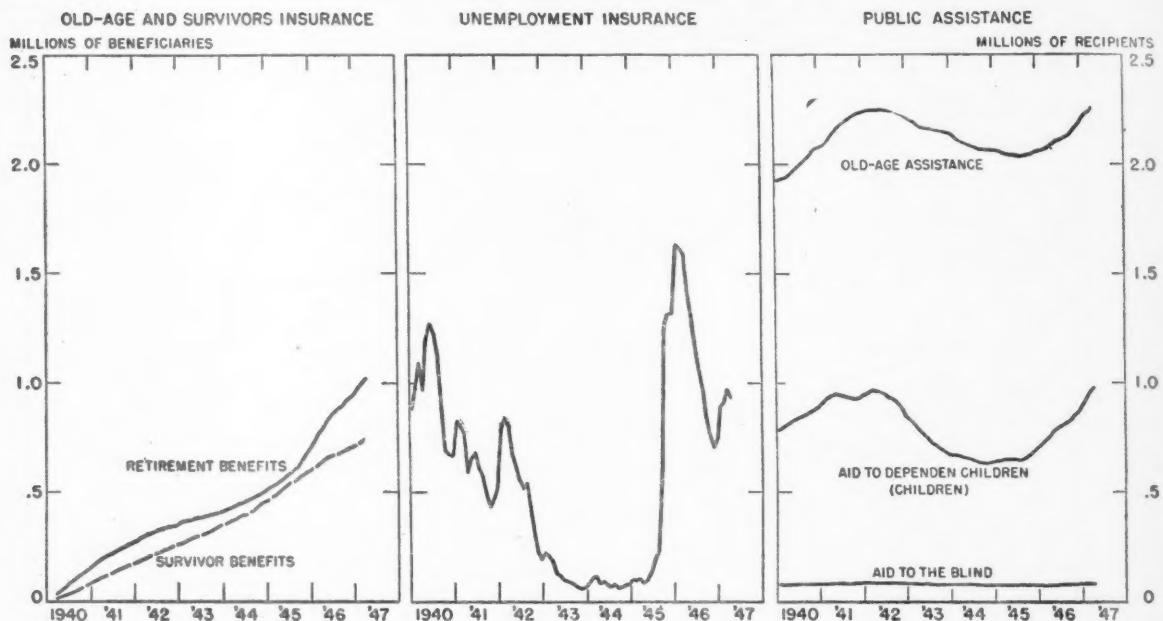
Social Insurance Reform in Czechoslovakia

*Social Security in Colombia, Costa Rica, the
Dominican Republic, Guatemala, and Haiti*

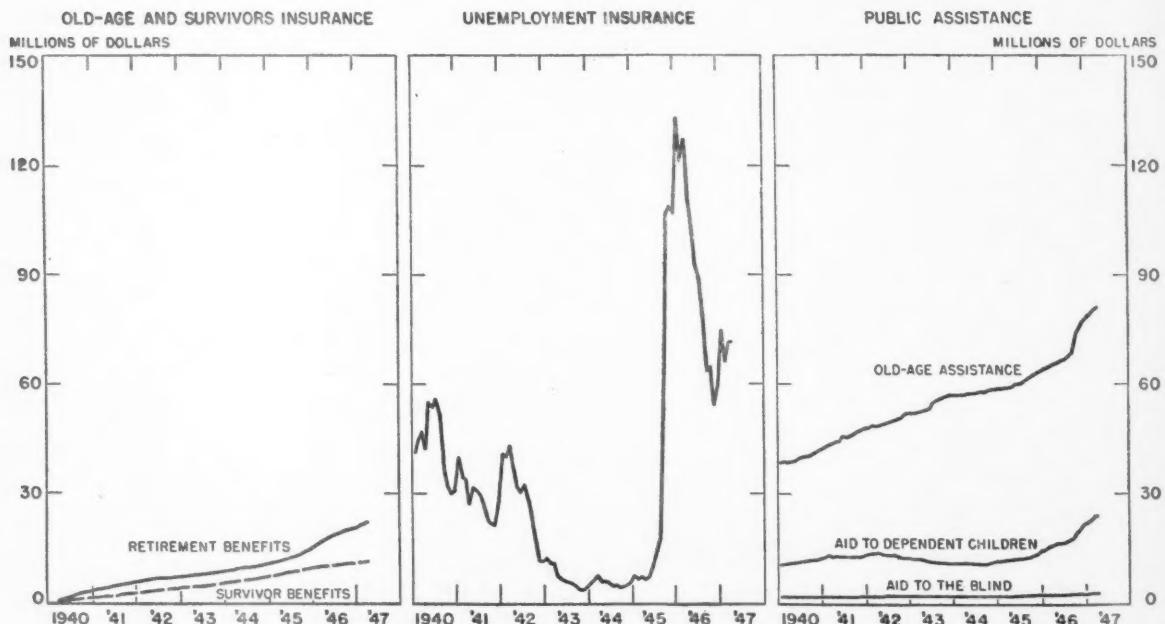
FEDERAL SECURITY AGENCY
SOCIAL SECURITY ADMINISTRATION
WASHINGTON, D.C.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



SOCIAL SECURITY PAYMENTS



*Old-age and survivors insurance, beneficiaries actually receiving monthly benefits (current-payment status) and amount of their benefits during month; unemployment insurance, average weekly number of beneficiaries for the month and gross benefits paid during the month under all State laws; public assistance, recipients and payments under all State programs.

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Social Security in Review

The Month of May

Nothing spectacular happened during May in the national economy. There were no sharp changes in business activity, prices, or employment. But the trends that began to develop at the end of February have reached a point when they can be interpreted with reasonable certainty—not only in terms of the general direction of business conditions but also in terms of quantitative characteristics.

The outstanding feature of that development is that the economy has entered the phase in which the postwar boom is in process of liquidation, and this process is manifested in a decline in prices. To measure the progress in this direction, attention should be focused on prices that are most sensitive to changes in business conditions and quoted daily on organized exchanges. The accompanying table shows the weekly index prepared by the Bureau of Labor Statistics of such prices (for 28 basic commodities) as compared with the more comprehensive wholesale price index that covers 890 commodities, predominantly manufactured products.

Wholesale prices in weeks ended March 8-May 31, 1947

Week ended—	Whole- sale prices, 28 basic commod- ties, August 1939=100	All wholesale prices, 1926=100		
		All 890 com- modi- ties	Farm prod- ucts	All other
March 8	329.6	148.7	181.8	129.4
March 15	336.7	148.3	184.2	130.0
March 22	332.8	149.0	182.9	131.3
March 29	334.1	149.4	183.8	131.9
April 5	331.3	148.8	180.1	132.1
April 12	327.5	148.1	175.4	132.4
April 19	319.5	147.2	175.4	132.4
April 26	309.8	146.8	177.6	132.0
May 3	305.2	146.7	174.6	131.8
May 10	299.7	146.7	176.3	131.7
May 17	296.9	147.0	176.9	132.1
May 24	296.9	146.9	177.2	132.2
May 31	297.4	147.4	178.4	132.3

The prices that are the most sensitive to the business cycle began to decline at the middle of March and went down 12 percent in 2 months; the cuts in other wholesale prices were only minor and occurred, for the most part, in farm products.

The downward trend in the prices of basic commodities evidences the change in business conditions, the liquidation of the postwar boom. The slow pace of adjustment of other prices indicates that this process is not accompanied by a deflationary contraction of purchasing power—the demand for consumer and capital goods in the domestic and export markets.

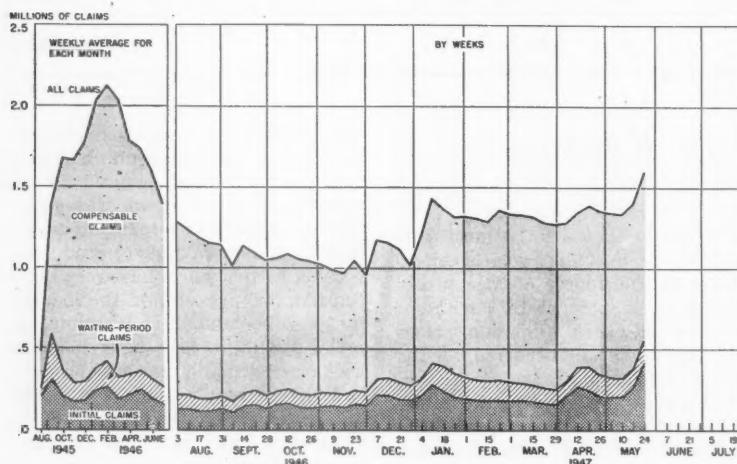
The resistance of buyers to high prices has proved sufficient to check the advance of prices that might have accompanied the rise in wages last winter. Efforts of producers to absorb the increased costs of production without raising prices have resulted in considerable pressure on the markets for basic commodities, sending the prices downhill. But the tremendous backlog of demand for those products and the current volume of purchasing power, bolstered by the rise in wage rates, have prevented a collapse in prices that might have endangered employment.

In brief, the characteristic of the present phase of the business cycle is that the postwar inflationary boom is being liquidated on an exceptionally high level of business activity, em-

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Number of claimants for unemployment benefits, August 1945-May 24, 1947



ployment, and consumption. Its termination therefore does not give evidence of the deflationary effect usually regarded as characteristic of such a phase of economic development.

The progress to a more sober pattern of economic activity may not be achieved without a set-back, however. Losses in production and employment will probably come on a much larger scale than in recent months, but they will not be telescoped into a short period, as is usual in a depression. While one industry or a dozen are struggling with difficulties, other industries will be working at capacity. At the end of 1946 a slump was developing in the leather and shoe industries, but the textile and clothing industries were enjoying a record level of expansion. In May the textile mills and clothing industry were laying off workers, while leather and shoe factories expanded production.

If the liquidation of the inflationary boom continues to follow the same pattern, one industry after another is likely to pass through the process of readjustment, with unavoidable losses in profits and earnings, but these partial set-backs will be stretched over a comparatively long period and total unemployment in the Nation will fluctuate within a narrow range, on a level somewhat higher than at present.

The movement in claims for unemployment benefits in May confirmed this general appraisal of the situation.

Many States reported lay-offs during the month because of lack of orders. In several cases the rise in claims was explained by the curtailment of production caused by the resistance of buyers to high prices. For the United States as a whole, however, the number of claims showed only minor fluctuations, partly due to some seasonal factors, rather than the rise that would have been anticipated as a result of the downward trend in business.

The picture was somewhat blurred by the rise in initial claims in New York State, where the new benefit year began on June 2 and where "transition claims" filed by persons already receiving benefits in the last month of the old benefit year are reported as initial claims.

For the United States without New York the number of claims changed as follows:

Weekly number of claims (excluding New York) for unemployment insurance benefits, April 26-June 14, 1947

Week ended—	Initial claims	Waiting-period claims	Compensable claims
April 26.....	157,122	97,251	827,944
May 3.....	151,802	89,837	832,960
May 10.....	155,273	87,051	825,325
May 17.....	165,899	90,804	833,719
May 24.....	153,097	90,899	849,768
May 31.....	134,769	87,523	825,589
June 7.....	145,222	94,315	822,544
June 14.....	145,998	85,165	866,767

April in Review

The increase in initial claims for unemployment benefits during April was due partly to lay-offs in consumer-goods industries in States along the Atlantic Coast and in a few Southern States. The main factor, however, that sent initial claims from 725,000 in March to more than a million in April was administrative, with the beginning of new benefit years in 9 States. Many of the claims filed in those States in April, however, were transitional initial claims of persons already receiving benefits at the end of the benefit year in March, and they do not represent new unemployment. A comparison of March-April claims levels with those in 1946, on the other hand, reveals an appreciable rise this year in the weekly number of job terminations—that is, in new unemployment. Continued claims rose only moderately, and most of the increase in these claims, too, came from the 9 States with new benefit years. Benefit disbursements in the country as a whole rose only slightly, while the average weekly number of beneficiaries decreased from 974,000 to 929,000.

IN OLD-AGE AND SURVIVORS insurance, awards of monthly benefits in April—more than in any other month since May 1946—included 266 awards to survivors of workers whose wage credits from employment in the railroad industry could, under the 1946 amendments, be counted in determining the amount of the survivor benefit awarded. For another 35 beneficiaries, benefits were recomputed to take into account the additional credits from the railroad employment of the deceased wage earner. At the end of the month, almost 1.8 million beneficiaries were receiving monthly benefits totaling \$33.8 million.

A discussion elsewhere in this issue concerning the characteristics of aged workers to whom primary benefits were awarded in 1946 shows that more than two-fifths were at least 70 years of age. These were the workers who had continued to work in covered employment after age 65 but found themselves unable longer to hold the jobs they had had during

(Continued on page 48)

Some Recent Developments in Social Service in Great Britain

By John S. Morgan*

"Subject to the provisions of this Act, every person who, on or after the appointed day, being over school leaving age and under pensionable age, is in Great Britain, and fulfills such conditions as may be prescribed as to residence in Great Britain, shall become insured under this Act, and thereafter continue throughout his life to be so insured."¹

In that one clause of a single act of Parliament can be found some of the main elements of Britain's new statutory social services. It draws attention by implication to the raising of the school-leaving age to 15 and later to 16 years of age. It makes clear the dominant motive of the social legislation enacted or proposed by the Labor Government of Britain. The idea that all should share the dangers and difficulties of modern industrial civilization on an equitable basis, whatever their age, sex, rank, or economic status, was particularly prominent in wartime, when "fair shares for all" was the established pattern of conduct. It is now to be found as a major principle of social change in postwar Britain.

The principle of all-inclusive sharing is not confined to the persons to be covered by the social services; it is also applied to the needs which are to be met. The predominant aim is that all citizens shall have the right to receive all the services they require to meet the unpredictable social, medical, and economic problems that bedevil the lives of so many in the complex pattern of living that is now the inheritance and the problem of civilized mankind.

The major items of the British Government's legislative program for social insurance and a national health

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¹ National Insurance Act, 1946, sec. 1.

service are examined in some detail in the BULLETIN for February 1947² and need not be repeated here. In addition to this legislation, note must be taken of the Education Acts of 1944 and 1946³ and of some of the important inquiries which have been reported, such as the Rushcliffe report on legal aid and advice,⁴ the report of the Lord Chancellor's Committee of Enquiry on Justices of the Peace, the Curtis report on the care of children,⁵ and the Report of the Committee on Procedure in Matrimonial Causes.⁶ These and other Government papers serve to show that most, if not all, of the needs of the common man are the subject of study and of action. Examination of some of these measures and proposals will show that if Sir William (now Lord) Beveridge could write in his report of 1942 that "provision for most of the many varieties of need through interruptions of earnings and other causes that may arise in modern industrial communities has already been made in Britain on a scale not surpassed and hardly rivaled in any other country in the world,"⁷ then in 1947, only 5 years later, it can truly be said that there has been a great improvement in coverage, and there is promise that the aim of all-inclusive coverage for all men is being held.

² Carl Farman and Catherine Perrins, "The New British System of Social Security," *Social Security Bulletin*, February 1947, pp. 9-19.

³ 7 and 8 Geo. 6, ch. 31; and 9 and 10 Geo. 6, ch. 50.

⁴ Report of the Committee on Legal-Aid and Legal Advice, London, 1945. (Cmd. 6641.)

⁵ Report of the Care of Children Committee, London, 1946. (Cmd. 6922.)

⁶ Cmd. 7024, London, 1947.

⁷ Social Insurance and Allied Services, London, 1942. (Cmd. 6404.) For a full account of the report see Martha D. Ring, "Social Security for Great Britain—A Review of the Beveridge Report," *Social Security Bulletin*, January 1943, pp. 3-30.

A Survey of Public and Private Services

National Insurance

The National Insurance Act, 1946, accepts and gives effect to most of the essential principles of the Beveridge report. It provides insurance cash benefits, that is, benefits receivable by right of previous contribution, for all periods in which there is interruption of livelihood earning; and it provides them on the principle that the need is the same and therefore the cash benefit should be the same, whether the need arises from unemployment, sickness, or retirement.

In place of an administrative jungle that has hitherto involved no less than seven Central Government departments and a host of local government authorities, there is now to be a single department, the Ministry of National Insurance, with its own regional and local offices. As viewed by the citizen, this administrative change in the public social services will be perhaps more noticeable than many of the increased benefit rates and more generous regulations. For him it means one insurance card, one weekly stamp, and one office for the receipt of cash benefits other than assistance. Provisions for the assistance program are not yet announced, but its administration will most probably be closely related to the Ministry of National Insurance.

It would be wrong to imagine that the National Insurance Act satisfies everyone or that it covers adequately the real needs of all persons to whom it applies. Without going into the details of benefit rates, it can be said that the principle of a "minimum income sufficient for his subsistence, needs and responsibilities," which Beveridge claimed had been "abandoned"⁸ by the Coalition Government in its proposals of 1943, has not been fully restored by the Labor Government in its 1946 legislation. The old people have received the most generous treatment,⁹ getting immediately much more substantial benefits than Beveridge had proposed. Unemployment and disability benefits are sub-

⁸ Sir William H. Beveridge, *The Pillars of Security*, London, 1942, p. 132.

⁹ For details see *Increases in Old-Age, Widows' and Blind Persons' Pensions*, London, 1946. (Cmd. 6878.)

ject to time limits; and the children's allowances, under the Family Allowances Act, of 5s. a week for every child under school-leaving age, except the first, are well below the minimum subsistence level, even allowing for substantial improvements in the provision of benefits in kind. Another weakness is that mothers of families engaged in their vital task of running the home are classified as "not gainfully occupied persons" and as such are ineligible for sick benefits. This provision may be administratively sound, but it does not do away with the social consequences, so well known to social workers, of the fact that "mother cannot afford to be ill." The transfer of all cash-benefit payments to the Ministry of National Insurance has many virtues, but it also raises some awkward questions about services which should be closely integrated with and related to cash payments; this is a general feature that will be discussed later in this paper.

Workmen's Compensation

The new and revolutionary treatment of workmen's compensation in the National Insurance (Industrial Injuries) Act, 1946,¹⁰ has its critics, though few can be found to deny the advantages of exchanging the labyrinthine complexities of the old order for a single and relatively simple state insurance scheme. By establishing somewhat higher rates of benefit than those under the National Insurance Act for sickness benefit, for example, the new act leaves room for anomalies and also invites the natural suggestion that the benefits under the general act are, as indeed they are, below an adequate minimum rate. The whole question of medical treatment and rehabilitation is assumed to be properly within the competence of the new national health service and the rehabilitation services of the Ministry of Labor; thus, again, the cash benefits are divorced in administration from their complementary services. There are some who would prefer them to be more nearly related within the same organization, as they are, for example, under the Ontario system of workmen's compensation.

¹⁰ 9 and 10 Geo. 6, ch. 62.

National Health Service

The National Health Service Act, 1946, represents a major change in Britain's provision of social services. The legislation has been, and still is, a source of major controversy within the medical profession, but it would be wrong to permit the very vocal opposition of a part of the medical profession, and of some sections of the population partly on political grounds, to overshadow the very real welcome the proposals have received from a large proportion of the general public.

There are many significant features in the national health service, but for the student of the social services there are two which are perhaps of particular interest. The provision of a free medical service for all is a constructive measure that should do much in future decades to remove thousands, and perhaps tens of thousands, from the rolls of those in need of economic assistance. The creation of a national hospital service shows a new trend in public administration, because it involves taking away from the major local authorities a service, in many cases assumed only recently as a result of the reforms in the Local Government Act, 1929, and placing the management of a state service on a national basis with regional boards. It is hoped that the new service will expand and develop the work of the hospital almoners.¹¹ They are fully trained social workers, who provide the essential link between the medical care provided by the hospital and the social and family conditions of the patient.

Other Areas of Public Activity

In surveying recent developments in social service in Great Britain it is impossible to omit four other major areas of activity that have far-reaching social implications for the people of Britain.

Some reference will be made later to the important place which the Ministry of Labor and National Service now plays in the pattern of the

British social services. The Ministry's services for the veteran, for the disabled, for those in need of vocational training and redirection, allied to its responsibilities for a constructive employment service, make it an essential partner in the provision of constructive social service.

The Education Act, 1944 (with some comparatively minor amendments in 1946), not only recast the educational system on more democratic lines, but also made provision for greatly improved educational services for handicapped children, for milk in school and school meals as an essential part of education, and for the development of "recreational and physical training" services for adults as well as young people as an obligatory duty of local education authorities. This act is notable also for the abolition of smaller local education authorities and the concentration of administration and policy in the hands of the counties and county boroughs.

Housing is a third area of public activity which has peculiar interest for social workers and administrators. Between the two World Wars, something like a million houses for rental by the lower-income groups were built in Britain by the local municipal authorities, with financial aid, policy direction, and technical services from the Ministry of Health which, as the successor of the Local Government Board, is the Central Government department generally responsible for relations with local authorities. This major contribution to the solution of Britain's housing problem has given rise to a number of social services. Slum clearance and the correction of overcrowding are social policies. Differential rent systems relating the rent of a municipal house to the income of the family, rather than to the cost of the house, are social policies, requiring in their administration the application of social service techniques. These policies have led to a marked growth of professional housing management, one of the specialized fields of the social work profession which has achieved recognized status in Great Britain.

The creation of the planned new towns, exemplified in Welwyn Garden City and Letchworth, has had

¹¹ Further information on the training and work of the hospital almoners can be obtained from the Institute of Hospital Almoners, B. M. A. House, Tavistock Square, London, W. C. 1, England.

added impetus since the publication of the Barlow report¹² and has become, with the New Towns Act, part of national policy, with profound social implications. It is particularly relevant that the development of these new towns, two or more of which are already in progress, is to be placed in the hands of specifically designated, centrally appointed organizations and not of the local municipal authorities already on the ground. Provision is made, however, for the transference of the town to the existing or an appropriate local government authority when it has been created.

The fourth area of social change, one that is still in the stage of inquiry rather than of action, is that of child care and protection. The Curtis report on the care of children shows only too clearly that two major faults of the present provision are the almost complete lack of adequately trained social workers for this work and the administrative confusion that invariably arises from piecemeal legislation.

It is interesting to find that the Curtis committee, while it recommends that one central department should be "ultimately responsible" for the care of children, believes the actual provision "should remain a matter for the local authorities and the voluntary organizations." The committee strongly favors, however, a single, fully responsible committee of the local council to be responsible for all the authority's duties in connection with the care of children, with a highly qualified "children's officer" as its chief executive. These proposals indicate an effort at coordination without centralization, which is a somewhat unusual approach to the administrative problems of the social services in present-day Britain.^{13a}

¹² Report of the Royal Commission on the Distribution of the Industrial Population, London, 1940. (Comd. 6153.)

^{13a} Since this article went to press the British Government has announced its acceptance of the main thesis of the Curtis report and its intention to center child-care work in the Children's Branch of the Home Office and to encourage local authorities to appoint children's committees served by competent children's officers.

Private Social Services

Turning now to the private social services or, as they are more generally known in Britain, the voluntary social services, a number of significant developments can be noted. In this field, however, the changes are more subtle and less easily defined than are those in the area of the public or statutory social services.

The report issued in 1909 by the Royal Commission on the Poor Laws¹³ referred to the need for increased cooperation among the private social service agencies. The First World War emphasized this need, and in 1919 the National Council of Social Service was created. This organization, particularly in the present decade, has made a remarkable contribution to the social services in promoting cooperation among private agencies and also between public and private agencies engaged in the same fields of social service. Particular mention may be made here of the Standing Conference of National Voluntary Youth Organizations, created in 1937, the Standing Conference of Voluntary Organizations, created in 1938, the Women's Group on Public Welfare, created in 1940, and the National Old People's Welfare Committee, created in 1943. Each of these conferences represents joint consultative machinery, provided with secretarial services by the National Council of Social Service and drawing together the private agencies, the public services, and interested individuals engaged in the same or similar fields of social service.

The National Council of Social Service has also been engaged, among many other activities, in a sustained and growing effort to improve the quality of social life in the rural and urban areas of Britain. This phase of community organization is reflected in the Rural Community Councils movement, with its closely related policies in respect of village halls, and the Community Centers and Associations movements, both centering in the council and both representing a very substantial program of cooperative effort at the local level.

¹³ Report of the Royal Commission on the Poor Laws and Relief of Distress (Part VII of the Majority Report, England and Wales), London, 1909.

In the past 5 years the National Council of Social Service has taken a more active part in social service on the international level. It has been responsible particularly for promoting the interchange of social workers and administrators, for which there are now committees in Britain, the United States, France, Czechoslovakia, and possibly other European countries. The council has acted as the coordinating center of Britain's participation in the International Conference of Social Work, and its general secretary was recently appointed Treasurer of the International Conference scheduled for 1949.

The tendency to joint or cooperative action by the private agencies may be illustrated from other areas of social work. The Council for Voluntary War Work was established in 1939 under the auspices of the War Office and brought together the private agencies engaged in providing comforts and welfare for the armed forces, to ensure adequate coordination and the most economical use of the available manpower. The Provisional National Council for Mental Health¹⁴ incorporates all the major private agencies engaged in this type of work. The council, which had its origin in the thorough investigation and report of the Faversham committee,¹⁵ provides an excellent example of private agency action based on considered inquiry rather than on the urges and pressures of a passing emergency. In quite another type of social work, the Council of British Societies for Relief Abroad represents cooperative action on the international level.

The Second World War created for many of the British people problems of individual and family need that far outstripped any previous experience. The effects of intensive bombardment, of mass evacuation, of transferred industries, of billeting

¹⁴ Now established as the National Association for Mental Health, incorporating the Central Association for Mental Welfare, the Child Guidance Council, the National Council for Mental Hygiene, and the Mental Health Emergency Committee.

¹⁵ The committee's report was published in 1939, and the Provisional National Council for Mental Health was established in 1943.

huge armies from other countries,¹⁶ and of general conscription, were to strain the bonds of family life, and in many cases, of family economics, beyond the breaking point. The statutory schemes for the Prevention and Relief of Distress, War Service Grants,¹⁷ War Damage Compensation, War Injuries Compensation, and other programs, such as School Feeding, Emergency Feeding, and Emergency Housing, took the major economic shocks. As always, however, there remained a wide area of residual problems that fell particularly to the private agencies to resolve.

The British Red Cross Society and the Order of St. John, in the Second, as in the First, World War, set up a joint organization through which were mobilized immense resources of voluntary help, skilled service, and sorely needed aid over a wide range of social services. Particular mention may perhaps be made of their services for prisoners of war, their work in maintaining medical and ambulance services for bombed areas, and the auxiliary medical services they provided for the armed forces and civilians both at home and overseas.

Residual financial needs, after the statutory schemes had been used to the full, were particularly the responsibility of the family case-work agencies, led by the Charity Organization Society of London, which thus added another chapter to its long history of service since its foundation in 1869. Very large sums were collected from the public in Britain and overseas upon which these agencies drew heavily for the special needs of a long war. The three most notable funds raised for these purposes were the Red Cross and St. John War Fund (especially its penny-a-week scheme, which drew contributions from a wide constituency of ordinary citizens); the Lord Mayor's Air Raid Distress Fund, which received, in addition to its home support, substantial contributions from

¹⁶ At one time or another, Britain housed the armies of the United States, Canada, Norway, Holland, the Free French, and other allied nations, and must have been the base for literally millions of allied troops.

¹⁷ Supplementary grants to meet exceptional needs of the families of members of the armed forces.

the Dominions and colonies; and the British War Relief Fund of the United States.

One of the most interesting social phenomena of the war was the urgent need of the ordinary citizen for accurate information and skilled advice. The inevitable complexities of programs designed to serve millions of people often made their intricacies incomprehensible to and their operations unmanageable by the ordinary citizen whom the restrictions were intended to protect and the schemes were intended to serve. From this need there came the creation of the Citizens' Advice Bureaus,¹⁸ established in 1939 by the National Council of Social Service in cooperation with the case-work agencies and the local councils of social service all over Great Britain. It was found that a central service of accurate information,¹⁹ combined with skilled interviewing and sympathetic interpretation, provided an essential lubricant to the complex machinery of social welfare. So clearly was this fact established that it is now recognized that public authorities have a responsibility not only to provide social services but also to explain and interpret those services to the people whose needs they are intended to meet; local authorities are today being urged by the Central Government to make provision for this vital new social service, while the Central Government has itself retained a Central Office of Information from the wartime Ministry of Information.²⁰

Not only does the general public need information, but social workers and administrators of the social serv-

¹⁸ National Council of Social Service, *Citizens' Advice Bureaus in Great Britain and Advice Centres in Liberated Europe*, London, 1944.

¹⁹ The central key of this information service is a regular digest of all social legislation and information entitled *Citizens' Advice Notes*, which is published by the National Council of Social Service and is recognized as a standard reference for social workers and administrators.

²⁰ The need for legal advice, long known to social workers, became very clear during the war, and one consequence was the foundation of legal advice services for the armed forces. Subsequently a Government committee, headed by Lord Rushcliffe, investigated the whole subject and published in 1945 a report, commonly known as the Rushcliffe Report on Legal Aid, containing proposals that the Government is expected to implement.

ices also need the facts and figures on which to base their thinking. The Government has made many valuable contributions to social thinking during the past 5 or 6 years. Some of the more important reports, to which reference is made throughout this article, constitute the necessary preliminary thought and investigation from which the new social code of Britain is being written into law.

The contribution of the private agencies to this essential process of skilled inquiry and careful thought is beginning to grow. The work of Political and Economic Planning (P E P) is well known, and its authoritative bulletins and reports constitute some of the clearest statements on social and economic issues of the day. The Fabian Society continues its work of educating the British people, for which it has become famous. Other research organizations, such as the National Institute of Economic and Social Research, the Institute of Sociology, and Nuffield College, have all made significant additions to the study of the social services. Among the agencies actually engaged in social work, the National Council of Social Service during the later years of the Second World War made or encouraged a number of particularly valuable studies of social questions of immediate practical significance. The most important of these studies was *Our Towns—A Close-Up*,²¹ made under the auspices of the Women's Group on Public Welfare. This study became a best seller and is known to have had profound effects on social legislation, being quoted, for example, in the Government's introductory *White Paper on Educational Needs*, which preceded the Education Act of 1944. These beginnings of research and study within the social work agencies are significant, since the agencies have the accumulated experience which, allied to theory, may well contribute a new and vital element to social study.

The need for information and skilled guidance has shown itself in quite another form. The great increase in the number of broken marriages, evident during and after the First World War, became even more

²¹ Oxford University Press, 1942.

acute during the Second World War and was accompanied, as always, by an increase in cases of social maladjustment, delinquency, and other social disorders. Accepting as a basic social fact the role of the family as the essential unit of the community, and successful marriage as the foundation of the family, a Marriage Guidance Council was started in London in 1943 as an experiment. The object was to provide a team of expert consultants—doctors, psychologists, clergymen, social workers, lawyers, and others—who would be available to give advice and treatment to people whose marriages were on the rocks and who sought their aid. The scheme has been widely accepted, and similar councils are now being formed in many towns and cities of Britain.

During the years between the wars there were some exciting and interesting experiments in education. Many of them, such as school camps for children from the "depressed areas" and adult education stressing the practical or involving extended use of the "discussion-group" techniques, were carried on with funds supplied, not by the Board of Education, but by the Commissioners for the Special Areas. The Army Bureau of Current Affairs (ABCA) further developed the discussion-group methods of adult education, and their work was paralleled in the civilian world by organizations like the Workers Educational Association, the great national voluntary youth organizations, and other similar bodies. The promotion in 1940 of the Council for the Encouragement of Music and Arts (CEMA) by the Pilgrim Trust brought music, painting, and drama of high quality within the reach of the common man. These wartime advances have been consolidated in the first years since the allied victory. The Education Act of 1944 makes "recreation and physical education" an obligatory duty of the public education authorities for the first time; ABCA has become the Bureau of Current Affairs with a civilian framework; CEMA has become the Arts Council of Great Britain, fully supported by public funds; and the whole movement of adult education has been pointed up by the creation of a National Foundation of Adult Education, which, in a fashion reminiscent of

some of the other cooperative groupings already discussed, is to provide a common ground for consultation and joint effort in making new advances in adult education.

Postwar Trends

Within this brief survey of the social services in Great Britain it is possible to discern a number of important tendencies, which need to be examined more closely and made more explicit.

A Fixed Scale of Cash Benefits

The first of these tendencies is in the area of cash relief. It will be noted that economic assistance to prevent want is, in every case, based on flat-rate payments on fixed scales. This is a marked feature of British thought and is clearly brought out in the Beveridge report. Whatever the cause of "want," whether it be sickness, unemployment, or retirement, the cash benefits are essentially related to the same scales in the National Insurance Act. It is even more significant that, whereas workmen's compensation was related to the previous earnings of the injured person, the National Insurance (Industrial Injuries) Act meets this form of want, too, on a fixed scale of flat-rate benefit. This trend is in marked contrast to the general acceptance in Canada and the United States of the concept of benefits related to previous earnings and of relief assistance based primarily on a budgetary deficiency basis. The acceptance of the principle of a uniform flat rate should involve acceptance of the principle that the rates are at or above minimum subsistence levels. It is by no means agreed that the rates currently fixed under the British programs are in fact adequate on this basis.

It is true that the new British social insurance schemes do include the whole population, that there are uniform contribution rates for all and uniform benefits for all. It should, however, be observed that this uniformity does not mean that "categories" have been abandoned within the framework of social insurance. The various benefits are still based on the classification of the applicant ac-

cording to the type of need. Since the whole population is covered by the National Insurance Act, and since all the main causes of economic want are included in the benefit categories, the number of residual cases outside the provisions of the social security legislation as a whole should be relatively small. Soon the last fragments of the old Poor Law will disappear within the new scheme of national assistance, which will, so to speak, put a floor beneath social insurance.

It is significant of British experience in the 1930's that every effort should have been made to avoid any suggestion of a "means test," in marked contrast to the Congress of the United States, which in 1935 and 1939 wrote the word "needy" into the various assistance titles of the Social Security Act. So anxious indeed is the present British Government to avoid any suggestion of a means test that it has written into the National Insurance Act a temporary provision, valid for 5 years from the commencement of the new scheme, under which regulations "may authorize the Minister to pay unemployment benefit to insured persons, on the recommendation of a local tribunal, for such number of days of unemployment as may be specified in the recommendation, being days for which they are not entitled to such benefit by reason only of having exhausted their right thereto."²² As they are not insurance payments, these "out-of-benefit" payments will be made from national revenue and not from the insurance fund. This approach is an expedient to make provision for the unemployed "employable" person without imposing a means test and putting him on general relief. It does not solve this awkward question, but at least it is in favorable contrast to the position of many State governments in the United States and also of Canada,²³ where the unemployed "employable" seems likely to have a thin time between an unemployment insurance scheme, which limits the duration of benefit strictly according to contributions paid, and a system of general

²² National Insurance Act, clause 64.

²³ See the Canadian Unemployment Insurance Act, 1940, and the 1944 Regulations made under the Unemployment Relief Act of the Province of Ontario.

assistance which takes account only of "unemployable" persons.²⁴

Some Dangers in Administrative Centralization

It will be observed that one major consequence of social security legislation in Britain will be to remove large areas of public social service from the cognizance of the local authorities. The responsibility of relieving "want" is taken wholly by the national administration, thus finally breaching the age-long tradition of local responsibility enshrined in the "Forty-third of Elizabeth" and thereafter an axiom of Poor Law policy. Health services, too, become the concern of a national department, with the interesting and important administrative device of regional boards which will be outside and not necessarily related to local government authorities. Other examples of strengthened ministerial powers have already been noted, as in the creation of special authorities for the new towns, for example; while the replacement of the Board of Education by the Ministry of Education and the concentration of educational administration in the hands of the larger local education authorities are pointed in the same direction.

This tendency will unquestionably have a marked effect on the structure and character of English local governments.²⁵ For one thing the whole complex question of grants-in-aid will now have to be reviewed in the light of the direct assumption by the Central Government of many of the financial burdens hitherto the responsibilities of the local authorities. Local government in England is in any case long overdue for reform, but the Government has so far taken the view that the time is not yet ripe for con-

sideration of the matter.²⁶ Nonetheless, this remains an important question which has profound implications for the future social structure and the future administration of English social services.

Separation of Cash Benefits and the Social Services

Another administrative feature of the new British public services is the separation of the payments of cash benefits from the social services to the beneficiaries. In the future, nearly all cash payments will be made by the Ministry of National Insurance. As these payments are flat-rate benefits in an insurance system, this Ministry must inevitably become primarily a vast calculating and filing machine, which will be able to operate almost entirely on the paper evidence of contributions made and the evidence presented of unemployment, maternity, sickness, retirement, or death. It will necessarily have a large investigating staff, and it is to be hoped that there will be a much greater realization than there has been hitherto in Britain of the need for skilled social workers in this field. Without skilled professional workers there is a grave danger that the advantages of administrative simplicity will be more than outweighed by the failure to relate essential social services to the relief of economic difficulties.

This is only one example of a lamentable lack of recognition in the British social services of the need for trained professional workers in social welfare administration. There are, however, some grounds for hope. Provision of training for social workers is beginning to come into its own, but only beginning, and their recognition as qualified technicians in the civil service and in local government service, though perceptible during the war, has not yet been anything like adequate. The acceptance of casework techniques is perhaps further

advanced than that of other kinds of social work; other areas where some substantial recognition has been achieved in the public service are in housing management, medical social work ("hospital almoners"), psychiatric social work, probation work, and most recently in the care of children.²⁷ In group-work techniques and in the practice of community organization, the position is that, while many private agencies have long had their own training schemes, some of these have been both excellent and adequate, but others have been limited in scope and uneven in quality. There is some Government recognition of the need, but no adequate provision for supply. It should not, however, be thought that because the formal position appears bad the situation is quite so unsatisfactory as it looks. There are in fact many hundreds, if not thousands, of social workers in Britain with substantial qualifications and long years of experience, and the development of the country's social services owes much of its present surge forward to their untiring efforts. What is needed now is the proper organization of the profession, adequate provision for training, and suitable recognition, especially in the public services, of the functions and importance of skilled social work.

This discussion of the need for skilled social work has occasioned a diversion, albeit an essential diversion, from the theme that in the separation of cash payments from social services there is some danger that Britain will achieve administrative simplicity at the cost of adequate attention to the social needs of the beneficiary. If there is danger in this separation, there may also be opportunities, because a service that is not hampered by having to "look over its shoulder" at the cash-benefit consequences of its actions can attack its problems in a constructive and total way that in other circumstances might be awkward if not impossible. Thus those engaged in the national health service might well concentrate

²⁴ For a view quite contrary to that commonly held in Britain, compare Lewis Meriam, *Relief and Social Security* (Brookings Institution, Washington, D. C., 1946): "Unless the state is to pay benefits to persons regardless of their need, a means test is an essential part of a relief and social security system."

²⁵ No reference is made in this connection to the position in Scotland, which has a somewhat different local government structure, but there can be little doubt that here, too, the new legislation will have some interesting results.

²⁶ See, for example, the reply of the Minister of Health to the recent conference of the Association of Municipal Corporations, which expressed "concern over piecemeal legislation which is removing the powers and responsibilities of municipal authorities." (*New York Times*, Nov. 17, 1946).

²⁷ Recognition of the need for social workers is one thing. The training and employment of them is another, as the reports of the Curtis Care of Children Committee clearly show.

on the constructive and positive duties of preserving health.²² Perhaps the best illustration of the constructive results which may follow this policy may be observed in the postwar concept of the functions of the Ministry of Labor.

Ministry of Labor as a Social Service Agency

The experience of the Ministry of Labor during the years of heavy unemployment was that its function as an "exchange" for *employment* was overwhelmed by its obligations to register and pay cash benefits to the *unemployed*. Today, with unemployment benefits the responsibility of the Ministry of National Insurance, the British Ministry of Labor, enlarged and fortified by its multifarious wartime experience, is occupied with a constructive task. To it fall the duties not only of finding employment, but of training men and women for the most suitable employment, of protecting them at work, and of mobilizing the whole productive manpower of the country. It is in this context that this Ministry now directs veterans' affairs, the rehabilitation and reemployment of disabled persons, the vocational training of ex-soldiers and civilians, the study of executive and administrative employment, and the deployment of British manpower. Because it has this all-inclusive function, and also because its assignments include such matters as industrial welfare, the Ministry of Labor must be reckoned as one of Britain's major social service organizations.

If it is true in military affairs that the weakest place in any front is usually where two units are linked, it is also true in the public services. The Ministry of Labor will show its strength or its weakness by the skill with which it creates essential links with the Ministry of Education, the Ministry of National Insurance, the national health service, and the other partners in social security. The same

opportunities will arise for skilled work and for skillful administration in the organization of each of the other partners. Adequate administrative liaison may well be the greatest test of Britain's new pattern of public welfare.

New Paths for the Private Agencies

So great a reorganization and expansion of the public social services must inevitably have deep and lasting effects on the organization and functions of the private agencies. The private social services are alive to the changes which are taking place, and they recognize that these changes present an immense challenge. There are some, though few, who believe that, with so much responsibility accepted by the public authorities, the proper functions of the private agencies are diminishing. From most there is a recognition that, as State responsibility grows, so also do the opportunity and responsibility of the private agency, not necessarily in the old ways, but in new ways, in order that the individual citizen may get full value from the new social plan as it comes into effect.

Practical examples of this line of thought among the private agencies are not far to seek. It is significant that the Charity Organization Society has now changed its name to the Family Welfare Association, indicating that its future work lies primarily in the area of personal adjustment rather than in its hitherto traditional practice of "organizing charity." The widespread growth of community organization of many kinds, in the village halls movement, in neighborhood groups, in a variety of women's clubs, shows how much this type of social work has progressed in the past 10 or 15 years.

Another interesting development has been the growing tendency to cooperate in raising money. Although the idea of the community chest traditionally derives from ideas and experiments in Liverpool, always in the forefront of private social service in Britain, it has never been adopted in Britain on the scale or with the coverage that it has now attained on the North American Continent. The structure of many of the private agen-

cies, with much concentration of power and policy-making at national headquarters, makes local operation of a community chest difficult if not impossible.

Three specific developments in the last 10 years, however, have set the pattern for more cooperation in fundraising. The London Metropolitan Police indicated some years ago that they would not authorize tag days under the Street Collections Act unless organizations engaged in the same kind of work could arrange for joint collections for the whole metropolitan area on the same day. The consequence has been a marked diminution in the number of tag days and a substantial rise in the total contributed by a gratefully less harassed public. The British Broadcasting Corporation made a similar regulation in allotting its appeal time, and here again private agencies engaged in similar work have joined together for the purpose of raising money. Less successful were a number of attempts, based on counties or on large cities, to coordinate the raising of "war charity funds."

The financial bases of private agencies, however, are likely to cause the agencies much anxious thought in the next few years. The changing income structure, resulting from increasingly progressive²³ taxation, must inevitably reduce the amounts which can be expected from large donors. Means must be found to increase the amounts received from the ordinary citizen, not by getting more from a small number of wealthy individuals but by increasing in a very substantial measure the number of individuals who contribute small sums. The success of the penny-a-week funds for hospitals, and during the war for the Red Cross and St. John War Fund, suggests that this method might become the backbone of private agency financing in the future. The transfer of the hospitals into the national health service may release substantial funds for private agencies, but this is a potential rather than an actual source of revenue. The finance of private social agencies, however, is a subject that greatly needs investigating, especially in Britain.

²² Used here in the technical sense as opposed to "regressive" taxation.

²³ A task in which they have much to learn from the Peckham Health Center experiment. See *Biologists in Search of Material*, London, 1937; *The Peckham Experiment*, London, 1943; and other accounts by Dr. G. Scott Williamson, Dr. Innes Pearse, and their colleagues of the Peckham Health Center.

The function of private agencies to pioneer in developing new social services is firmly established in the British tradition. Practically all her present social services derive from past voluntary effort. In this work they have in the recent past been able to secure powerful support from some of the great trusts, such as the Carnegie United Kingdom Trust, the Pilgrim Trust, and the King George V Jubilee Trust. These resources remain available. In the development of music and drama, in which the emphasis is on the active participation of the ordinary members of the community, in the establishment of new and more widespread schemes of adult education, and in the creation of new community organizations, much pioneer work is already in progress. Another fruitful field of private agency activity lies in what might be called interpretation, that is to say, in relating individual needs to the available social services. This is a type of work particularly developed in the Citizens' Advice Bureaus during the war years that has many applications today. Perhaps it is most needed at the present time in the field of old age, where so many pensioners may soon cease to get more from the public services than their cash benefits.

In a word, it might be said with a substantial measure of truth that the work of the private agencies in Britain will be found more and more in the area of human relations. In the complex and difficult world of today, there is much to be done in that field, and as the state takes on the heavier share of the social services, which need all-inclusive coverage for their further growth, the private agencies have a great responsibility and a supreme opportunity to go out in front and lead, as they have led before, in the pioneer work in these new fields of human need.

Out of the Past and on Into the Future

Social service developments in Great Britain derive from three main sources, whose influence can be traced throughout this brief account.

In the first place they represent a victory for the Fabian philosophy of gradualism. The minority report of the Poor Law Commission of 1905-09 was the first sign of the break-up of the Poor Law. The pioneers of adult education, among them the Fabians, the Workers' Educational Association, the settlement movements, and others, have led the way to a genuine understanding of social issues by the common man. It was this fact that made the Beveridge report a political force that no party in Britain could afford to ignore.

Secondly, the course of events between the wars set the pattern for the future. The false economies of the early 1930's, the long, grim history of failure in the coal-mining industry, the human wastage of the "rationalization of industry," and the sore places left by persistent unemployment were accompanied by administrative expedients such as the Unemployment Assistance Board and the Special Areas Commissioners which brought the National Government into the arena of public assistance. Drastic reorganization of the industrial scene became a major political demand.

Lastly, the experiences of the Second World War have molded and marked the British social structure to a degree which is not yet fully appreciated. A progressive system of taxation which in 1942-43 left only 80 persons in the whole country with incomes of more than \$24,000 after taxation, as compared with 7,000 such persons in 1938-39,²⁰ marks the triumph of economic egalitarianism. The creation of an Emergency Medical Service brought modern hospital service into every corner of the British Isles, and the preventive medical service in the armed forces taught the lessons of universal medical and dental care. The application of modern methods of psychiatry and rehabilitation in the armed forces has led the way to a new approach to the prob-

lem of disablement. The administration by the Assistance Board of schemes for the prevention and relief of distress caused by the war, of supplementary pensions for old people, and of war service grants for the families of members of the armed forces showed that the national civil service could operate national public assistance programs with sympathy and flexibility. Evacuation taught Britain some sharp lessons in education and a widespread respect for the techniques of social work. The management of limited food resources has developed into a new pattern of public care, in which those in need of nourishment have priority over those who can afford to pay for extra foodstuffs. The mobilization of a greater proportion of its population, men and women, than any other people in the world has set the pace for the constructive tasks of peace.

The object of this article has been to sketch in bold outline Britain's rapidly developing system of social services and to direct attention to some of the more significant patterns which, for good or ill, are now being inextricably woven into the fabric of her social life. To achieve proportion in any synthesis of this kind there has had to be much omission of pertinent detail and even ruthless exclusion of much that is of importance. It is hoped, however, that enough has been said to indicate that the British people are not looking back to the past but forward into the future. They have learned not a few of the bitter social lessons of the years between the wars. Amid the cruel harvests of the Second World War, they have gleaned at least some constructive ideas on the management of their affairs. In spite of all the difficulties which beset them today, they have plotted a new course on the chart of human affairs. They know that mistakes will be made, that their present plans are not perfect, and that they have many problems yet to face; but they will go on with courage, for "Happiness is freedom, and freedom is courage." (Pericles: *The Funeral Oration*.)

²⁰ British Information Services, *Taxation in Britain*, New York, 1945. In 1946-47 an earned income of \$200,000 will, after taxation, leave the earner \$19,723.

Social Insurance Reform in Czechoslovakia: Background and Plans

By Max Bloch*

DEVELOPMENT OF PLANS for a unified, Nation-wide program of social insurance for Czechoslovakia and adoption of a 2-year plan for the rehabilitation of its national economy appear to pave the way for eventual long-range solution of the present difficulties besetting the social insurance program in that country. Fulfillment of the program is not in early prospect because of deep-rooted differences in the laws, customs, and economic activities of the two ethnic branches which make up this Nation and because of the present unsettled condition of the country's postwar economy, but at least a basis has been established for future action. For an adequate understanding of the present difficulties, a short review of the country's history is necessary.

A Brief History of Czechoslovakia

As may be deduced from the name of the Republic, the Czechoslovak Nation is made up of two ethnic branches—the Czechs and the Slovaks. Ethnologically, these peoples are virtually indistinguishable from each other, but because of long political separation and different sociological backgrounds the two groups now consider themselves as distinct peoples. For centuries, the Czechs maintained their political independence as the Kingdom of Bohemia, until, beginning in 1620, the country came under the rule of the Hapsburgs and was gradually absorbed into Austria, remaining a part of that country until the end of World War I. The Slovaks, on the other hand, were subject to Hungarian rule for nearly a thousand years before their liberation in 1918. Despite the fact that Austria and Hungary were ruled by the same monarchy, each of these States was autonomous and each had its own set of domestic laws. Moreover, while the Czechs in Austria developed along commercial and industrial lines, the

Slovaks in agricultural Hungary were generally restricted to the status of unskilled laborers. Thus the formation of the Republic of Czechoslovakia in 1918 brought together two groups having different histories, different economies, and even different legal systems. Immediate and complete unification was impossible. Indeed, no uniform system of laws for the country as a whole has yet been achieved.

When the new Republic was formed, decentralization of authority became an important political objective of some groups. From 1925 on, however, the Government became more conservative and centralist. Under a law affecting regional jurisdiction, passed in 1927, the small district of Silesia was merged with Moravia; but the regional governments still remained feeble administrative units, practically without authority. This lack of self-determination was particularly resented by the Slovaks, who had always sought a larger measure of autonomy. After 1927 the Slovakian separatist movement gained ground steadily, and it eventually played a considerable role in the disintegration of the Republic in 1938-39.

The Munich Agreement provided for the cession of the border districts of Bohemia and Moravia (Sudetenland) to Germany. German laws and institutions were immediately introduced into these districts. The rest of the country was occupied by the Germans in March 1939, the western (Czech) areas being declared a German Protectorate and Slovakia an independent state. The Protectorate and Slovakia, however, were permitted to retain their own codes of law. Wages and prices in the Protectorate were equalized with those in Germany, but Slovakia, being then independent, was not subjected to these measures.

When the German armed forces collapsed in May 1945, the Czech Government-in-exile was on its way to Prague, where it arrived soon after the German surrender. The influence of

the Government, however, was very weak in the beginning, since all power then rested with the local revolutionary committees, which were loosely organized under regional revolutionary committees. Even when centralized authority was gradually restored, it was only nominally held by the Government, actually being exercised by the URO, the central committee of trade-unions. At present, the influence of the official Government is rather strong again in the western (Czech) parts of the country, but each member of the Government has a special deputy for Slovakia, and as a result his own influence on Slovakian affairs is rather weak.

New legislation is badly needed to straighten out the chaotic legal situation now applying in all branches of government, including the field of social security. Along with the pre-1918 Austrian and Hungarian laws that are still in effect, and the pre-1939 laws of the Czechoslovak Republic, there are now also the laws instituted under the Protectorate, the valid Slovakian laws passed between 1939 and 1945, all sorts of makeshift legislation put into effect in the border districts, and the emergency decrees issued and laws passed since VE-day. Thus the task of simplification and unification of the legal code appears to be one of the most pressing problems facing the postwar Government.

Social Insurance Legislation in Czechoslovakia

Obviously, the present state of the social insurance program in Czechoslovakia reflects the unsettled history outlined above. The Austrian part of the old Dual Monarchy introduced social insurance legislation in the form of workmen's accident insurance in 1887. Sickness insurance for limited groups was introduced in 1888. Pension insurance for salaried employees was inaugurated in 1907. In Hungary a very complicated system of accident insurance for agricultural workers was introduced in 1900, and a separate accident insurance system for nonagricultural workers in general and a sickness insurance system for salaried employees and miners were established in 1907. Thus, when the Czechoslovak Government was in-

*Office of Military Government for Germany (U. S.), Manpower Division, Social Insurance Branch.

augurated in 1918, it inherited social insurance programs which were inadequately developed and which were uncoordinated as between the western and the eastern parts of the country.

The need for a uniform and expanded social insurance system was recognized immediately. A program of subsidized voluntary unemployment insurance was instituted in 1921, under which persons entitled to benefits as members of workers' organizations were also entitled to supplementary benefits paid by the State. A miners' invalidity, old-age, and widows' and orphans' pension insurance plan was provided by law in 1922. A law providing for compulsory sickness insurance for manual workers was passed in 1924 and became effective July 1, 1926. This law also provided for workers' invalidity, old-age, and widows' and orphans' insurance. In addition, a central agency (Central Social Insurance Institute), which acted both as a pension insurance institute and as a supervisory authority for sickness insurance funds, was established for the country as a whole. A sickness insurance program for civil servants was provided for in 1925. In addition, the invalidity, old-age, and widows' and orphans' pension insurance for salaried employees was reorganized in 1929.

The special subsidized social insurance programs in effect for the staff of the State railways, all funds of which were supervised by the State Railways Department, also were broadened. Workmen's accident insurance, originally provided for these workers under the old laws of 1887 in Austria and 1907 in Hungary, was extended by decree in 1919 and by law in 1921. Compulsory sickness insurance and invalidity, old-age, and widows' and orphans' insurance also were provided for these workers in 1924 and subsequently.

All these programs apparently were working well when the Republic was divided in 1939.

When Germany occupied the border districts, a new social insurance institute (Landesversicherungsanstalt Sudetenland) was established at Teplitz-Schoenau for a part of the Sudetenland. The other parts of that territory were added to the regions covered by existing German or newly es-

tablished Austrian institutes (Austria having previously been occupied by Germany). When the rest of Czechoslovakia was occupied, the existing insurance system was continued virtually unchanged under the Protectorate. The Slovaks established a new institute which administered both the system for wage workers and that for salaried employees for all of Slovakia. The sickness insurance funds in the Sudetenland were maintained, but they were operated according to German law. Insurance benefits and contributions were considerably increased in the Protectorate as a result of the equalization of wages and prices with those in Germany. No such development took place in Slovakia. The old Austrian law on sickness insurance for salaried employees was replaced by a completely new law during the Protectorate, but the new law was still different from the one pertaining to wage workers.

This was the legal situation when the Czechoslovak Government took over after the defeat of Germany. The German officials in the Sudetenland, most of them Nazis, simply fled their posts, and the social insurance institutes were deserted when the Czechs returned. In the former Protectorate, as well as in Slovakia, the institutes were fully staffed and were solvent, but the laws and regulations were no longer uniform.

Provisional Measures for Continued Operation of Social Insurance

People from the interior of Czechoslovakia now streamed back into the border districts, and there developed an immediate need for getting the social insurance institutes in those districts working again. In the field of health insurance there were too many institutes to be completely staffed; moreover, there was no necessity for maintaining the different types. It was impossible even to maintain separate institutes for wage workers and salaried employees. Uniform organizations, based on the original local sickness insurance funds, were set up and began to function both as agencies for these funds and as local agencies for sickness insurance of both wage workers and salaried employees. Consequently, it was impossible to leave

their supervision to the Central Social Insurance Institute for workers, and another supervisory agency had to be created. To this end, a Presidential decree established the Association of Social Insurance Institutes, consisting of representatives of all insurance programs and located in Prague. This Association is now functioning as a supervisory authority for the social insurance agencies (sickness insurance funds) in the border regions. In the interior of the country (the former Protectorate) the existing status was maintained: the Central Institute for workers still supervises workers' sickness insurance funds, and the General Pension Institute for salaried employees supervises the corresponding sickness insurance agencies for that group. In Slovakia there is now only one central insurance institute, with one type of sickness insurance fund under its supervision.

The fact that trained insurance personnel had to be sent to the border districts was one of the reasons why health insurance funds in the former Protectorate were unified. All rural and guild health insurance funds and all the small establishment funds were dissolved, so that only local funds and a few big establishment funds are left. This simplifies matters considerably. In Slovakia there have always been only local funds.

Organizational measures were not the only ones considered after the German defeat. Plans were made for barring Germans and collaborators from social insurance benefits and for giving preferential treatment to victims of fascism; legislation to this effect was passed on March 5, 1947. It was also proposed that credit for time spent in forced labor in Germany or in German-occupied territory be given to Czech nationals on the basis of administrative ordinances.

In line with the other emergency measures being taken, the Czechoslovak Provisional National Assembly in December 1945 passed five acts increasing cash benefits under the social insurance programs and otherwise liberalizing program provisions.

Plans for Social Insurance Reform

The provisional measures described above are of a temporary nature. A

far-reaching reform of social insurance has been on the program of the new Czech Government ever since the liberation of the Republic. In actual fact, however, it was the URO (central committee of trade-unions) which took first action along these lines by assembling the foremost social insurance experts of the country to prepare the first draft of a new social insurance law. This first draft provides for organization of social insurance on a new basis and also embodies certain other new basic principles. The very name of the measure—National Insurance Law—is indicative of the comprehensive nature of the legislation under consideration. Under the proposed measure, a single insurance institute for all branches of social insurance for the whole country would be established in Prague. This institute would have regional offices which would supervise the local branches for the individual districts and also adjudicate the benefits of accident and pension insurance. The national office as well as the regional and local offices would have elective governing bodies. Compulsory insurance would be extended to all workers, employees, and self-employed persons, including employers, without any limitation on size of firm. As a matter of fact, nationalization of all larger enterprises in Czechoslovakia has left no employers of large numbers of workers. No ratio of representation as between workers and employers was fixed in the proposed law. In view of the fact that wages and prices were to be fixed by the Government, the practice of splitting up contributions would be dropped, and all contributions would be paid by the employers as a part of the cost of production.

It is clear that the complete reorganization of social insurance is too large a task to be undertaken under present unstable economic conditions. Attempts are being made, therefore, to carry out partial measures, among them two upon which the interest of experts now is being focused. It was mentioned above that policies relating to wages and prices, which directly affect social insurance benefits, were different in the Czech and Slovakian parts of the country during the occupation and subsequently. A law equalizing these benefits is now being

prepared. The second project is the unification of the laws pertaining to each particular insurance program, so as to make it possible to incorporate these unified programs into a comprehensive integrated insurance system to be developed at some later date. Drafts have been drawn of the law for unification of health insurance (eliminating mainly the differences between wage workers and salaried employees), and provisions setting up a unified program of miners' insurance have been enacted.

The Outlook for Social Insurance Reform

The need for a broad reform of the Czechoslovakian social insurance system which will bring about unification and extension of coverage is recognized, but it is believed that the re-

form can be successfully carried out only after a revival of business activity and under stabilized economic conditions. On October 28, 1946, the Government adopted a 2-year plan for rehabilitation of the country's economy. Under this plan, production will be increased to a level which will make it possible to supply the population with substantially all necessary consumer goods, either through domestic production or through international trade. With supplies of consumer goods restored to normal, there is reasonable expectation that the Nation's industry and trade can be brought back from their present low level of productivity to the prewar rate of activity. Achievement of this recovery, it is believed, will then permit the Government to proceed with the proposed revision of the country's social security system.

Social Security in Colombia, Costa Rica, the Dominican Republic, Guatemala, and Haiti

By Carl H. Farman*

SOCIAL INSURANCE moved forward in the Western Hemisphere through the passage of three entirely new national laws during the 6 months from October 1946 to March 1947. Guatemala enacted a measure on October 30, 1946, which provides for the gradual introduction of a comprehensive social security program to operate throughout the Republic. Colombia, by an act of December 26, 1946, made a similar provision. On March 17, 1947, the Dominican Republic adopted and put into immediate effect—as to registration and employer contributions—a law establishing old-age, invalidity, sickness, and maternity insurance. The sickness and maternity benefits will be available, and employee contributions will become payable, 6 to 9

months from the date of enactment.

In addition, Costa Rica, after 5 years of experience with its health and maternity insurance programs, adopted a regulation in December which added an entirely new system of old-age, invalidity, and survivor insurance.

Haiti's Congress is now considering a bill for compulsory health, maternity, and work accident insurance. The bill would cover virtually all employed persons, including Government workers, rural workers, and domestic employees, as well as persons in industry and commerce. The measure provides, however, for a gradual introduction of the system. Either branch of the program could be put into effect independently of the other; the groups to be covered initially would be determined according to facilities for registration, ease of collecting contributions, and prospects for providing benefits. An autonomous Social Insurance Institute (Institut d'Assurances Sociales d'Haiti—IDASH) will be formed if the bill is adopted, and the law of 1943

*Bureau of Research and Statistics, Division of Coordination Studies. The material in this report is based principally on the sources cited in the text and table and on reports from J. Ramon Solana, United States Embassy, San José, Costa Rica; Rollo P. Stovall, United States Embassy, Ciudad Trujillo, Dominican Republic; and Howard H. Bristol, Jr., United States Embassy, Port-au-Prince, Haiti.

establishing the Haitian Social Insurance Fund would be repealed. Existing assets would be divided equally among the proposed new Institute, the Department of Public Assistance, and the Department of Labor. The 1943 law provided for benefits in case of work accidents and for certain measures of assistance in housing aged workers and promoting agricultural welfare.

El Salvador is also moving toward the establishment of a general social insurance program. A special committee submitted a draft bill to the Minister of Labor on May 22, 1947. The measure contemplates broad coverage for all the principal risks—including old age, invalidity, and survivorship—but would begin with health and maternity insurance for employed persons and their families in urban areas. An unusual aspect is its provision for family allowances within the structure of social security. A Salvadoran Social Insurance Institute would be created and endowed with broad powers to initiate and expand the system, fix rates of benefit and of contributions, and determine the qualifying conditions governing receipt of benefit.

Part of the draft of a Cuban labor law—long the subject of official study—has been released. It contains provisions for a general social security system, including unemployment insurance.

Among the significant aspects of the new measures is the broad scope of their coverage. Virtually all employed persons, including those in agriculture and domestic service, will be insured when the programs are in full operation. Colombia will also cover independent workers whose incomes are below a certain limit. Haiti plans to insure government workers. The Dominican Republic and Colombia, on the other hand, exempt government employees already protected by existing programs, and it is likely that Guatemala will do the same.

The Costa Rican program for old-age, invalidity, and survivors insurance is more restricted in scope, as will appear below. It is essentially a salaried employees' program so far as commerce and related fields are concerned. Government wage earners,

however, as well as salaried employees not otherwise protected by special retirement programs, are included.

In the matter of immediate coverage under the new general system, the Dominican Republic is proceeding most energetically. All employers—excepting only persons hiring domestic servants in private homes—were required to register within 60 days of the promulgation of the law. Any exemptions were then to be determined by the public authorities.

The other countries contemplate a more gradual expansion of the programs. The Colombian and Guatemalan laws and the Haitian bill all anticipate a selection both among the risks first to be covered and among the geographical areas where operations will be undertaken. It appears that Haiti and Guatemala may begin their compulsory insurance programs for employment injuries in the near future, while the Colombian law gives priority to sickness and maternity insurance. Starting with a minimum coverage of 75,000 persons in 1948 the Guatemalan plan calls for an expansion to 500,000 in 1953. The projected development takes into account such factors as literacy, population density, and facility of communications. Full coverage for all risks would be achieved by 1957. The respective forms of insurance are to be introduced in the following order: (1) insurance for employment injuries and nonoccupational accidents; (2) maternity and hospital benefits; (3) widows' and orphans' pensions; (4) general sickness insurance; (5) old-age and invalidity pensions. Operation of the program dealing with non-occupational accidents, maternity care, and hospitalization is expected to provide essential experience for undertaking a full-fledged system of health insurance.

In addition to wide coverage, to be achieved in most of the countries by gradual planned expansion of groups and services, the incorporation within the general social insurance program of insurance against work accidents and industrial diseases is significant. This has been done in Colombia and Guatemala and is proposed in the Haitian bill. The Dominican Republic and Costa Rica will retain their present systems for industrial injury

benefits. Both these countries already have a well-developed program of long standing, administered by a single insuring body, which in Costa Rica is a Government agency.

All the countries provide for health and maternity insurance, with both medical and cash benefits. Costa Rica has had such a program in operation since 1941; in the other countries it will be a new service. The medical benefits commonly specified are general, surgical, pharmaceutical, and hospital services. The Haitian proposal would make these benefits available for 13 weeks to dependents of the insured worker, and family benefits are also available in Costa Rica. In Guatemala, care for the insured's family is permissive under the law but not as yet required. The Dominican Republic and Colombia provide medical services to the insured worker only, except in the case of maternity care.

Maternity care for the wife of the insured husband is permissive in Guatemala and obligatory in Colombia and the Dominican Republic. The Haitian bill is not specific. Costa Rica limits maternity care to the insured woman. Provision of cash maternity benefits for the insured woman is an essential part of all the measures.

Benefits under old-age, invalidity, and survivors insurance show considerable variation. No such program is contemplated in the Haitian bill, and the Dominican Republic undertakes to provide old-age and invalidity pensions only, with a lump-sum benefit to survivors. The Costa Rican program, providing all three types of benefit after due qualifying periods, was scheduled to begin collecting contributions this year. In Guatemala, on the other hand, no starting date has been fixed, and under present plans this country will establish widows' and orphans' benefits in advance of old-age and invalidity pensions. The date on which Colombia will set up its retirement and survivor programs has not yet been announced.

Colombia

The first Colombian act to provide social insurance for workers in industry and commerce was Law No. 90 of December 26, 1946, on compulsory social insurance. The contribution and

benefit provisions are not yet in operation, but regulations putting the system into effect in some areas of the country are expected to be issued shortly. The law provides for sickness and maternity insurance (to which priority will be given); invalidity, old-age, and survivors insurance; and insurance against employment injuries, which is made an integral part of the social insurance program.

Scope.—Coverage under the law is broad, including all persons—nationals and foreigners—working under a contract of service. This coverage extends to apprentices, home workers, and domestic servants, as well as to many groups of public workers, whether employed by the national, departmental, or municipal governments. Persons protected under existing retirement programs, including those under the Provident Fund for National Salaried Employees and Manual Workers, will continue under their own systems. Independent workers (small farmers, shopkeepers, boot-blacks, itinerant vendors, and others) making not more than 1,800 pesos¹ a year are also to be compulsorily insured. Temporary agricultural workers and occasional workers (those employed less than 90 days a year) are excluded.

Administration.—The law provides for establishment of a Colombian Social Insurance Institute (Instituto Colombiano de Seguros Sociales), with headquarters at Bogotá, and for Sectional Social Insurance Funds that will administer the employment injuries program. The Institute is charged with important duties, which include determining, with the approval of the President of Colombia, the activities and regions in which social insurance will be first introduced; determining the types of firms located outside these regions where the programs may be made operative; deciding the order of risks, beginning with sickness and maternity, that are to be covered; determining the steps by which the other programs will be organized and extended to other regions; fixing contributions according to wage class and, for employment injuries, according to class of risks; and

determining the number of contributions that will qualify the worker for benefit under each type of insurance. For the first 4 years, extraordinary powers with respect to these matters are given the President of the Republic.

The Institute is to be administered by a Board of Directors (Consejo Directivo) and a General Manager (Gerente General), the latter to be nominated by the President and elected by a two-thirds vote of the Board. The Board of Directors has 10 members: a delegate representing the President, the Minister of Labor (or his alternate), the National Director of Health (or his alternate), a representative of the National Academy of Medicine, a representative named by the pensioners, two representatives of the insured workers, to be chosen by workers' organizations, two representatives of employer groups, and a representative of the Colombian Medical Federation.

Finance.—The principal provisions concerning contributions are shown in the table. The Institute is to determine the actual amounts in accordance with the calculations of its actuarial department. The Government will pay not less than half the amounts contributed by employers and in addition will meet from 10 to 40 percent of the contributions due from small employers, that is, firms whose capital does not exceed 30,000 pesos; in the case of agricultural employers or undertakings engaged in mining precious minerals, the capital amount is raised to 125,000 pesos. The Government, according to another unusual provision, may also pay as much as one-half the contributions of the insured individual who has more than four dependents. An initial appropriation by the Government of 500,000 pesos will be used for preliminary and organizing expenses.

Investment policy is to be directed toward safety, income, and promotion of the aims of the Institute. The provision of medical facilities, workers' colonies and camps, low-cost housing, and loans to workers are mentioned as permitted uses of capital funds.

The method of collecting contributions is to be determined by the Institute. Employers will pay the full

cost of contributions for apprentices and insured persons who receive wages in kind only. The Government will pay the full contributions (employer and employee) for persons in military service and an amount equal to the employer's contribution in the case of independent workers.

The principal provisions concerning benefits are shown in the table.

Costa Rica

Through a regulation approved by its Board of Directors on December 17, 1946, the Costa Rican Social Insurance Fund adopted a new program providing old-age, invalidity, and survivors insurance for a wide selection of employed persons. The regulations became effective January 1 of this year, although for private employees and certain public workers operations were not scheduled to begin until July 1. The program is another step in bringing to fulfillment significant provisions of title 2 of the 1943 law on social insurance, which states that the risks of sickness, maternity, invalidity, old age, and unemployment shall be covered, and that maternity benefits, family allowances, provisions for widows and orphans, and funeral grants shall also be made available. With old-age, invalidity, and survivors insurance added to the existing health and maternity programs, only unemployment and family allowances remain for future decision.

Scope.—The retirement and survivor system covers National Government workers, whether manual or white-collar, and the following employees of public or private institutions: managers and others exercising administrative functions; office employees, including those in professional offices and private schools, except porters, messengers, and cleaners; trade employees except counter clerks, collectors, porters, and messengers; and steamship masters, officers, and administrative personnel. There is also a broad authorization that the Fund may cover persons who because of the nature of their employment should, in the Fund's opinion, be insured.

Excluded from the long-term benefits are persons over 50 years of age, if they become insured for the first

¹ The peso equals approximately 57 cents in United States currency.

time after December 31, 1946; public employees who are contributing to their own retirement systems; and under a brief contract of service, unemployed members of the employer's

Table 1.—Social security legislation in Colombia, Costa Rica, Dominican Republic, and Guatemala—selected provisions

Old-age, invalidity, and survivors insurance	Sickness and maternity insurance		Employment injuries insurance	Contributions
	Medical	Cash		
Colombia: Law 90, December 26, 1946				
<p>Old age and invalidity: Basic amount plus supplement according to number and amount of contributions paid beyond minimum. Reduced pensions, liberally determined, may be paid if minimum qualifying requirement is not met. Increases for wife over 60 or any age if an invalid and for children under 14 or any age if invalids. Retirement age, qualifying requirements, and other details to be fixed by regulations. Minimum pension: 15 pesos a month.</p> <p>Survivors: Widow and children under 14 or any age if invalids to be entitled to pension proportionate to insured's pension or to the invalidity pension to which he would have been entitled. Maximum: Pension of insured. If total widow's and children's pensions do not equal pension of insured, dependent parents may each receive up to 20 percent of insured's pension. Marriage must have continued 1 year (3 if contracted after age 60) unless there are children or unless widow is pregnant.</p>	<p>Sickness: Qualifying requirements and other details to be determined.</p> <p>Sickness: Medical, surgical, hospital, and pharmaceutical services up to 26 weeks. Dental care and preventive rest may be provided. No provision for dependents.</p> <p>Maternity: Obstetrical care for insured woman and for wife of insured man. Nursing benefit, in cash or kind, for child up to 6 months if mother cannot nurse it.</p>	<p>Sickness: Qualifying requirements and other details to be determined.</p> <p>Sickness: Rate: $\frac{1}{2}$ of wage. If hospitalized, no benefit to insured, but at least $\frac{1}{2}$ benefit to dependents. Duration: 150 days. Waiting period: 3 days (paid for if illness lasts more than 6 days).</p> <p>Death: Funeral cost up to 1 month's wage.</p> <p>Maternity: Full basic wage for 4 weeks before and 4 weeks after delivery.</p>	<p>Services: Complete medical attention, including prosthetic and orthopedic appliances.</p> <p>Cash: Temporary disability: $\frac{1}{2}$ of wage up to 180 days.</p> <p>Permanent total disability: life pension proportionate to wage and in no case less than nonoccupational invalidity benefit (exact rate to be determined). Increased if constant attendance required.</p> <p>Permanent partial disability: pension of $\frac{1}{2}$ of amount by which earnings are reduced, payable for life or until recovery. In case of minor disability, lump-sum payment.</p> <p>Death: Funeral expenses.</p> <p>Survivors pensions: Widow: 25 percent of insured's salary (30 percent to invalid widow or widower). Child: 15 percent of insured's salary (25 percent if whole orphan). Parents: Same as under general system.</p> <p>Survivors' maximum: insured's benefit for permanent total disability.</p>	<p>Rates to be determined according to wage classes to be established.</p> <p>Retirement, sickness, and maternity: Employer and worker to contribute equal sums; Government to pay not less than half employer's rate, and 10-40 percent of contribution of small employers. Government may pay up to half the contribution of workers with more than 4 dependents. Special taxes are earmarked for Government contribution.</p> <p>Employment injuries: Employer to meet full cost at rate varying according to risk.</p>

Costa Rica: Law 17, November 1, 1941 (first general law, initiating health and maternity programs), superseded by Law 17, October 22, 1943; Law 12, October 30, 1924, as amended (employment injuries); Regulation, December 17, 1946 (old-age, invalidity, and survivors)

<p>Old age: At age 65, after 180 monthly contributions, basic amount of 40 percent of average salary in last 10 years, plus 1.5 percent of average salary for each contribution year after first 3. Minimum, 40 colones monthly; maximum, 90 percent of salary up to 400 colones.</p> <p>Invalidity: After 36 monthly contributions, a pension computed as for old age (with same minimum and maximum), except that earnings are computed on last 3 years.</p> <p>Lump sum: If 12-36 contributions have been paid, insured's contributions may be refunded after 6-month waiting period.</p> <p>Survivors: Widow or disabled widower: 30 percent of pension paid or payable to insured. Child: 15 percent of insured's pension (30 percent if whole orphan). Others: In absence of widow or orphans, 15 percent to dependent mother or to father if over 65 or disabled. If none of above, dependent brother and/or sister under 16 each receives 10 percent. Qualifying requirement: 36 monthly contributions. Maximum amount: Benefit paid or payable to insured.</p> <p>Lump sum: If less than 36 contributions have been paid, survivors receive 150 percent of insured's annual invalidity benefit. Not paid if death occurs more than 6 months after last contribution.</p>	<p>Sickness: Insured worker, after 4 weekly contributions, is entitled to general and specialist services, hospital care, and medicines up to 52 weeks. In some regions, dependents are entitled to these services up to 26 weeks, after 8 contributions. Insured to receive periodic examinations, and compulsory treatment for tuberculosis and venereal diseases.</p> <p>Maternity: For insured woman having 6 months' contributions in preceding 12 months: Medical, surgical, pharmaceutical, and hospital services at confinement. Also milk for insured mother who cannot nurse child.</p>	<p>Sickness: Rate: 50 percent of wage in last month. Duration: 25 weeks. Qualifying period: 4 weekly contributions. Waiting period: 4 days.</p> <p>Death: Funeral payment of from 75 to 200 colones, according to wage class, if 3 months' contributions have been paid in last 6 months.</p> <p>Maternity: Insured woman with 6 months' contributions in year preceding confinement receives 50 percent of earnings for 30 days before and 30 days after delivery.</p>	<p>(Separate system under law of 1924, as amended; administered by Banco Nacional de Seguros, exclusive insurer.)</p> <p>Services: Medical, surgical, pharmaceutical, and hospital care as necessary; orthopedic appliances up to value of 300 colones.</p> <p>Cash: Temporary disability: $\frac{1}{2}$ of wage up to 52 weeks.</p> <p>Permanent total disability: Pension of $\frac{1}{2}$ of wage, paid for 10 years.</p> <p>Permanent partial disability: Pension varying according to official schedule, paid for 5 years.</p> <p>Death: Funeral payment of 200 colones.</p> <p>Survivors pensions: Widow or invalid widower: 20 percent of insured's salary (30 percent if no dependents under 18 entitled). Dependents under 18: 15 percent for 1; 25 percent for 2; 35 percent for 3; 40 percent for 4 or more (increased if no widow's benefit). Parents and other adults also entitled.</p> <p>Survivors maximum: 60 percent of salary. Adult pensions payable for 10 years; children's, up to age 18.</p>	<p>Sickness and maternity: Worker: 2.5 percent of salary not in excess of 400 colones a month (3 percent if dependents are eligible for medical services).</p> <p>Employer: Same as worker.</p> <p>Government: 1 percent of salary, from specified taxes.</p> <p>Old age, invalidity, and survivors: Worker: 2.5 percent of salary not in excess of 400 colones a month.</p> <p>Employer: Same as worker.</p> <p>Government: Same as worker.</p> <p>Employment injuries: Employer pays full cost at rate varying according to risk.</p>
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family, and temporary workers employed less than 90 days in the year. Government employees can affiliate voluntarily in certain circumstances, and employees who cease to be compulsorily covered after having made 36 monthly contributions can continue under voluntary coverage.

Certain differences between coverage under this program and that under the sickness and maternity insurance program are evident. Both, to be sure, assess contributions on wages up to 400 colones.² The regu-

² A colon equals about 18 cents in United States currency.

lations on sickness and maternity insurance confine coverage to selected areas, whereas in the retirement and survivor program there is no such limitation. This difference appears to result from the character of the coverage for the long-term risks, which applies basically to white-collar workers, as shown in the exemptions already noted. The sickness and maternity system defines its coverage in terms of manual or white-collar workers receiving a wage or salary. The retirement and survivor program, while it applies to both wage and salary earners in public employment, is

otherwise applicable mainly to non-manual workers. Its maritime coverage is limited to administrative personnel.

Administration.—The Costa Rican Social Insurance Fund is organized under the law of 1943. Its Board of Directors (Junta Directiva) consists of five members and four substitutes, all named by the President of the Republic for a term of 5 years. Representation of employers and covered workers is guaranteed by the law. The Board of Directors names the Manager (Gerente), who is the Fund's chief administrative officer. Miguel

Table 1.—Social security legislation in Colombia, Costa Rica, Dominican Republic, and Guatemala—selected provisions—Continued

Old-age, invalidity, and survivors insurance	Sickness and maternity insurance		Employment injuries insurance	Contributions
	Medical	Cash		
Dominican Republic: Law 1376, March 17, 1947; Law 352, June 17, 1932, as amended (employment injuries)				
<i>Old age:</i> At age 60, after 800 weekly contributions, basic amount of 40 percent of average wage or salary in last 4 years, plus 2 percent of this sum for each 100 weekly contributions after first 250. Reduced pension if more than 400 but less than 800 contributions. Maximum pension: 70 percent of earnings. Return of contributions paid by insured, plus 5 percent annual interest, if fewer than 400 contributions. Beneficiary must retire from covered employment.	<i>Sickness:</i> Insured worker, after 1 contribution, is entitled to general, specialist, surgical, hospital, dental, and pharmaceutical benefits up to 27 weeks. Salaried employees may request cash reimbursement, according to scale, in place of care.	<i>Sickness:</i> Rate: 50 percent of wage; if hospitalized, no benefit to insured, but ½ benefit for dependents. Duration: 26 weeks. Qualifying period: 6 weekly contributions in preceding 9 months. Waiting period: 6 days. <i>Death:</i> Funeral payment of 30-80 pesos, according to wage class.	(Separate system under law of 1932, as amended.) <i>Services:</i> Necessary medical services up to value, for purposes of liability, of 100 pesos. <i>Cash:</i> Temporary disability: ½ of wage up to 80 weeks (maximum 10 pesos a week). Permanent total disability: ½ of wage up to 100 weeks (maximum 10 pesos a week). Permanent partial disability: According to schedule in law, not to exceed total payments of 1,200 pesos. <i>Death:</i> Funeral expenses. Survivors pensions: ½ of wage up to 156 weeks (maximum, 2,000 pesos).	<i>General system:</i> Worker: 2.5 percent of salary, according to wage classes (persons in lowest wage group exempt). Employer: 5 percent of salary for workers in wage classes above lowest group. 7.5 percent of 6 pesos a week for apprentices, workers paid in kind only, and workers earning not more than 6 pesos a week (lowest wage class). Government: 1.5 percent of salaries. Also full cost of sickness and invalidity insurance of small farmers in frontier regions. <i>Employment injuries:</i> Employer pays full cost at rate varying according to risk.
<i>Invalidity:</i> After 250 contributions, if earning capacity is reduced by ½ or more, a pension computed as for old age, except that earnings are computed on last 2 years. Reduced if less than 200 contributions have been paid. Both pensions are increased up to 5 percent (total) for dependents.	<i>Maternity:</i> For insured woman or wife of insured man: Medical, hospital, and pharmaceutical services before, during, and after confinement. Insured woman must have paid 15 contributions in 10 months preceding confinement; man, 30 contributions in same period. Salaried employees have option noted under sickness. Child of insured woman is entitled to pediatric care for 8 months.	<i>Maternity:</i> Insured woman with 30 contributions in 10 months preceding confinement receives 50 percent of earnings for 6 weeks before and 6 weeks after delivery. Also nursing benefit at rate of 10 percent of earnings for 8 months after delivery (may be given in kind).		

Guatemala: Legislative Decree 295, October 30, 1946

To be determined by regulations...	Qualifying requirements and other details to be determined. <i>Sickness:</i> Medical, surgical, therapeutic, and hospital services. May be extended to dependents. <i>Maternity:</i> Same as for sickness; care before and after childbirth to be included. Nursing benefit in kind or cash. Wife of insured may be included.	To be determined by regulations.	<i>Services:</i> Medical, surgical, therapeutic, and hospital services; orthopedic appliances. Details to be determined by regulations. <i>Cash:</i> Temporary disability: Compensation proportionate to wage or salary; rate to be determined. Permanent disability (total or partial): Pension; rate to be determined. <i>Death:</i> Funeral payment. Survivors pensions: Dependent relatives, especially widow and children, to be eligible. Rates to be determined.	To be determined by regulations. Employer to pay approximately 50 percent of total for pensions, sickness, and maternity; workers and Government to pay approximately 25 percent each. Higher-paid workers may pay more. Employer may be charged with worker's share for apprentices and persons paid in kind. Employer may be charged with full cost of employment injuries.
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Brenes G. is Chairman of the Board of Directors, and M. F. Quesada is Manager of the Fund.

Benefits and contributions.—The main provisions concerning benefits and contributions are shown in the table. In addition, survivor benefits are governed by the provision that, when one survivor's rights are terminated by death or otherwise, the pensions of the others are correspondingly increased. A widow who remarries receives a final lump-sum payment equal to 2 years' benefits. The pensions of parents, brothers, or sisters may be terminated if their economic circumstances make the benefits unnecessary.

The regulation governing retirement and survivor benefits includes provision for preventive medical services and for rehabilitative measures in cases of tuberculosis, malaria, alcoholism, and other specified diseases. To finance these services the Fund is directed to budget such amounts as financial and actuarial considerations permit.

The Government contribution of 1 percent that was established under the law of 1943 was intended as a reserve for the old-age, invalidity, and survivors insurance program, which had not then been created. It will now be used to finance a retroactive measure benefiting Government workers. Contributors in the service of the State who were covered by health insurance in December 1946 are given credit for double the amount of contributions paid before January 1, 1947, up to a maximum of 72 months. This measure would appear to give Government workers up to 6 years' credit toward retirement or survivor benefits.

Another benefit based on the existing reserve is an increased pension for older Government workers who were insured in December 1946 under the sickness and maternity program. This supplement consists of an annual sum obtained by multiplying the years by which the worker is past age 45 by 1 percent of his average annual salary. A special regulation will be issued on this benefit.

Reserves.—The reserves are governed by the law of 1943. Safety and income are required, and within this condition preference is to be given to investments serving the purposes of

the Social Insurance Fund, promoting social hygiene, and preventing disease. Loans to the national and local governments, as well as to other public bodies, are authorized up to a maximum of 20 percent of all investments.

Dominican Republic

This Caribbean Republic has recently supplemented its 15-year-old workmen's compensation program with a broad system of sickness, maternity, invalidity, and old-age insurance, with lump-sum payments to survivors. The basic act is Law No. 1376 on social insurance, dated March 17, 1947, and promulgated on March 28. It has been supplemented by Regulation No. 4264 of March 26, and by instructions to employers.

Employers were allowed 60 days from promulgation of the act to register themselves and their employees and begin paying employer contributions. Six months after promulgation—or 9 months if the President of the Republic finds the extra time to be necessary—sickness and maternity benefits will be available. At that time, collection of the workers' contributions will begin.

Scope.—Manual workers, salaried employees, and home workers are covered if they work for an employer. Domestic and service workers in industry and commerce are included. Independent small farmers in the frontier regions are to be insured against sickness and invalidity; their contributions will be paid by the Government. Independent workers, small businessmen, and workers who leave covered employment may participate in the program as voluntarily insured persons; their contribution rates will be higher than for those compulsorily insured. Domestic workers in private homes will be exempt from coverage for 3 years. Salaried employees with a weekly salary of more than 30 pesos² are excluded, as are persons who are already protected by existing civil-service, military, or police retirement programs. Persons above age 60 are insured for sickness and for employment injuries (under the act of 1932, as amended) by virtue of the employer's contributions.

²A peso equals \$1 in United States currency.

Approximately 80,000 workers are expected to become affiliated with the Fund.

Administration.—The law creates the Dominican Social Insurance Fund (Caja Dominicana de Seguros Sociales) with juridical personality. The Fund is headed by a Board of Directors (Consejo Directivo) of nine members, of whom the Secretary of Health and Public Assistance, Dr. Luis F. Thomen, is Chairman ex officio. The other members are an Under Secretary of Health and Public Assistance; the Under Secretary of Labor and National Economy; two representatives of the insured; two of employers; a professor of medicine of the University of Santo Domingo; and the Director-General (Director-Gerente). The Director-General, who is appointed by the President of the Republic, is in charge of administration. Dr. Edgardo Rebagliati is interim Director-General.

An advisory medical board composed of three physicians will make recommendations concerning medical facilities, promote economical and efficient administration of the medical benefits, and encourage preventive and other programs.

The main provisions respecting benefits and contributions are outlined in the table.

Reserves.—Social insurance reserves are to be invested in accordance with the principles of liquidity, income, safety, and social usefulness. Among the investments permitted are Government securities; the purchase or construction of rental housing in rural and urban districts, or loans for this purpose; formation of agricultural colonies and of rehabilitation and training centers; erection or purchase of hospitals and other health facilities and of administrative offices (up to a maximum of 20 percent of reserves); and loans to expand and equip Government hospitals serving insured persons (up to 10 percent of the reserves).

Actuarial reports are to be made every 5 years to determine the financial requirements of the system.

Registration of employers.—All employers except persons employing only domestic servants are required to register. Exemptions will be determined subsequently. Pending the organiza-

tion of regional offices, the municipal treasuries carry out the registration. In the District of Santo Domingo, however, the main office of the Social Insurance Fund is the registration center.

Employers register their workers as well as themselves and are required to list all employed persons of every type. The workers must supply their employers with the necessary data concerning themselves. Employers are responsible for notifying the Fund of changes in personnel and in remuneration.

The 5-percent employer contribution is to be paid in the offices of the Bureau of Internal Revenue. That part of the weekly wage or salary that exceeds 30 pesos for manual and service workers, and 130 pesos for salaried employees, is not taxed.

Guatemala

The Guatemalan law was preceded by a preliminary report, *Bases de la Seguridad Social en Guatemala*, by Oscar Barahona Streber and J. Walter Dittel (1946) which proposed a system of social security in the country. Informational material based on this study is now being used to obtain public understanding and support of the programs. In an earlier study, Dr. César Meza had discussed the medical aspects of the problem in his *Guatemala y el Seguro Social Obligatorio* (1944).

The resulting act, the "Organic Law of the Guatemalan Social Security Institute," is basically an enabling measure, which sets up the administrative structure and states the principles to be followed in achieving a social security program adapted to the country.

Scope.—Ultimately, all residents engaged in producing goods or services will be covered under the social security program. The Guatemalan Institute of Social Security is given freedom of action to achieve this coverage gradually. Taking social and eco-

nomic circumstances and other factors into consideration, it will begin with employed persons and, within this class, with workers who are grouped in areas of major economic activity. Urban workers are to be favored over rural workers for early coverage, as will the more literate and better-paid sectors of the population. The Institute is also to take into account facility of communication, existing medical resources, and ease of administration.

Administration.—The Guatemalan Institute of Social Security, established under article 1 of the law, is an autonomous institution with headquarters in Guatemala City. Its Board of Directors (Junta Directiva) is composed of six members and their alternates—one named by the President of the Republic after consultation with the Minister of Economy and Labor, one by the Monetary Board of the Bank of Guatemala, one by the Higher Council of the University of San Carlos, one by the Official College of Physicians and Surgeons, one by the employers' organizations, and one by the registered labor unions. Board members, who will meet in ordinary session each week, are to hold office for 6 years.

The Institute's executive organization is the Management (Gerencia), composed of a Manager (Gerente) of recognized technical capacity in social insurance matters and of such assistant managers as are necessary. The Manager and assistant managers are appointed by the Board of Directors. The first Chairman of the Board of Directors is Licenciado José Rolz Bennett; the first Manager is Oscar Barahona Streber.

Necessary regulations are to be formulated and issued by the Board of Directors and the Management. When these regulations refer to contributions, benefits, coverage, or penalties, they must be submitted to the Executive Power through the Ministry of Economy and Labor. An ad-

visory body, the Technical Council (Consejo Técnico), is to report to the Manager. The Council is to include experts on actuarial, statistical, auditing, investment, and medico-hospital matters and may include persons who are not citizens of the country.

Finance.—The benefits and contributions, so far as they have been determined, appear in the table. An initial appropriation is provided to permit the organization of the Institute and the setting up of the programs first undertaken. In addition, the law authorizes the issuance of securities for a loan, internal or external, of 5 million quetzals⁴ for the construction of hospitals, clinics, and other facilities, as well as for construction of necessary administrative quarters.

The financial program in general is to be organized in the simplest and most efficient manner, with attention to social objectives. The term "social budgeting" is used to express the general objective of the financial policy. Investment programs are to be developed in close collaboration with the Bank of Guatemala and with a view to their effect on national monetary and economic policies. Other insurance activities, public and private, are to be taken into consideration to ensure the maintenance of a complementary and mutually beneficial relationship among the various types of protection throughout the Nation.

Investments may be made in construction of hospitals and similar undertakings needed to serve insured persons. These are to be distinct from investments planned to meet financial obligations. For the latter, social objectives are secondary to safety, yield, and liquidity. Government and municipal bonds are permissible investments; the policy in this and other respects will be spelled out in more detail through regulations.

⁴ A quetzal equals \$1 in United States currency.

Employment Security

Unemployment Claims and Benefits

State Programs

Claims operations in State unemployment insurance systems increased during April, reflecting a combination of economic and administrative factors. The beginning of new benefit years in nine States—Colorado, Connecticut, Illinois, Maine, Maryland, Massachusetts, New Hampshire, Rhode Island, and Vermont—was the chief administrative factor and was responsible for the bulk of the increase in initial claims from 725,000 to 1,021,000. A large number of transitional initial claims were received in these nine States, however, from persons already in compensable status and do not represent new unemployment. Another administrative factor causing an increase in initial claims was the inclusion of wages earned in the fourth quarter of 1946—in general, a better quarter of employment than the last quarter of 1945—in determining benefit amounts for workers filing initial claims in the States with individual benefit years.

The chief economic factor in the April increase in initial claims was the large number of lay-offs in the soft-goods industries, particularly the apparel and textile industries located in the New England area, New Jersey, New York, and the Carolinas and a few other Southern States. The underlying factors in these lay-offs seem to be a lack of orders and seasonal change-overs, rather than a shortage of materials. Smaller employment declines were reported in tobacco, leather, shoe, and miscellaneous industries. The impact of the economic trends on work opportunities and unemployment is revealed by a comparison of claims levels in March-April of this year and of 1946. Last year the weekly number of initial claims jumped from 163,000 at the end of March to 257,000 in April and dropped suddenly to 174,000 in the first week of May. This year it climbed from 159,000 in March to

269,000 in April and was still about 200,000 at the beginning of May. An appreciable nonseasonal rise in "fresh" unemployment—that is, in the weekly number of job terminations in covered industries—is thus evident. There were, however, sizable employment increases in the lumber and mill-work industries, resulting in a corresponding decrease in claims from those workers. Another factor offsetting the unemployment in the textile and apparel industries was the seasonal pick-up in construction with the coming of warm weather. The rate of increase during April was below expectations, however, and was only about half the rate of increase in the same month of 1946, when initial postwar construction was getting under way. Resistance to high prices appears to have been the primary factor in the lag.

Continued claims rose moderately, from 4,684,000 to 4,833,000. As in the case of initial claims the increases (amounting to 140,000) in eight of the nine States beginning new benefit years were responsible for most of the national increase. Benefit payments rose less than 1 percent to \$71.6 million, thus emphasizing the administrative nature of the increases in both types of claims. The average weekly number of beneficiaries changed very

little from March to April, dropping from 974,000 to 929,000.

The nine States that began new benefit years in April reported a total increase from the March figures of 180,400 in initial claims; for the rest of the country there was a rise of 115,600. Among the nine States, Illinois reported the outstanding increase, 87,000, and Massachusetts was second with an increase of 41,500. In Massachusetts and Connecticut the increases resulting from the new benefit years were augmented by lay-offs due to seasonal factors or to lack of orders in the shoe, electrical-equipment, apparel, and woolen-textile industry groups. Connecticut also attributed part of its increase of 13,700 to the fact that women who had left the labor market are now seeking jobs because of high living costs. In Maryland, additional factors in the 9,100 increase were temporary lay-offs in the aircraft, shipbuilding, and radio industries.

Among the States that did not begin new benefit years in April, notable increases in initial claims occurred in New York and California. New York's rise of 48,500 was mainly due to curtailments in apparel trades, including leather goods, and scattered lay-offs in other activities largely concentrated in New York City. Overstocking of supplies and resistance by consumers to high prices were the primary contributing factors. In Cali-

Table 1.—Summary of unemployment insurance operations, April 1947

Item	Number or amount	Amount of change from—	
		March 1947	April 1946
Initial claims			
New	1 1,021,000	+296,000	+41,000
Additional ¹	1 716,000	+278,000	-44,000
Continued claims	1 305,000	+18,000	+85,000
Waiting-period ²	1 4,833,000	+149,000	-1,816,000
Compensable	1 533,000	+119,000	+23,000
Weeks compensated	1 4,301,000	+31,000	-1,838,000
Total unemployment	1 4,094,000	+10,000	-1,983,000
Other than total unemployment ³	1 4,909,000	+4,000	-1,996,000
First payments	1 185,000	+6,000	+13,000
Exhaustions	1 438,000	+61,000	-93,000
Weekly average beneficiaries ⁴	1 119,000	+16,000	-92,000
Benefits paid ⁵	1 929,000	-45,000	-473,000
Benefits paid since first payable ⁶	1 \$71,569,000	+\$24,000	-\$39,103,000
Funds available as of Apr. 30	\$3,998,269,620		
	\$6,942,350,942	+\$39,227,997	+\$187,783,669

¹ Includes estimates for Nevada and Ohio.

² Excludes Texas, which has no provision for filing additional claims, and Ohio before September 1946.

³ Excludes Maryland, which has no provision for filing waiting-period claims.

⁴ Includes estimate for New York.

⁵ Excludes Montana, which has no provision for payment of other than total unemployment.

⁶ Before July 1946, computed from weeks compensated in the calendar month; beginning July 1946, computed from weeks compensated in the weeks ended during the month.

⁷ Gross: not adjusted for voided benefit checks.

⁸ Net: adjusted for voided benefit checks.

fornia the chief factors in the April increase of 12,100 were the beginning of a new quarter, with the picking up of the 1946 fourth-quarter wage cred-

its for purposes of benefit determinations, and the labor dispute in the telephone industry. The "safety shutdown" of the coal mines accounted

for increases of 9,500 in Kentucky and 8,400 in West Virginia. A shortage of materials due to a truck driver's strike also contributed to Kentucky's

Table 2.—Initial claims received in local offices, by State, April 1947

[Data reported by State agencies; corrected to May 16, 1947]

Region and State	Total ¹				New		
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total	All claimants	Women claimants
		March 1947	April 1946				
Total ²	1,021,000	+296,000	+41,000	472,000	4.6	716,000	331,000
Region I:							
Conn.	22,614	+13,650	-18,104	10,570	2.0	21,531	10,039
Maine	14,375	+10,087	+3,130	6,976	2.2	13,692	6,584
Mass.	71,258	+41,490	+26,270	35,115	1.7	69,143	34,102
N. H.	6,434	+3,836	+2,794	3,143	6.2	5,888	2,901
R. I.	18,984	+11,469	+7,580	9,132	1.9	18,320	8,930
Vt.	3,105	+1,842	+903	1,318	4.2	3,025	1,291
Regions II-III:							
Del.	1,283	+78	-346	666	10.3	1,043	578
N. J.	43,856	+9,072	+14,133	23,231	3.3	31,119	16,695
N. Y.	224,596	+48,529	+113,902	115,767	2.1	75,555	38,276
Pa.	74,453	+3,908	-9,236	32,292	3.5	53,857	23,862
Region IV:							
D. C.	1,592	-261	+464	725	24.5	1,534	709
Md.	14,826	+9,132	-50,023	6,838	3.7	13,590	6,350
N. C.	11,304	+620	+3,237	7,796	5.3	8,397	5,880
Va.	4,867	-434	+125	1,961	11.6	3,807	1,408
W. Va.	16,064	+8,419	+203	2,092	9.8	14,985	1,909
Region V:							
Ky.	15,627	+9,543	+2,326	3,622	7.7	13,882	2,986
Mich.	38,195	+3,412	-13,485	12,428	3.5	24,341	8,567
Ohio ⁴							
Region VI:							
Ill.	118,763	+87,019	-40,553	54,106	1.3	112,805	51,607
Ind.	15,618	+1,779	-7,375	6,550	4.7	8,563	3,758
Wis.	5,283	+539	-581	2,592	7.7	4,347	1,819
Region VII:							
Ala.	10,802	+4,144	+3,434	3,535	7.0	9,130	2,892
Fla.	11,186	+3,823	+4,860	5,512	17.5	8,148	3,912
Ga.	10,136	+1,774	+3,988	6,360	4.9	7,339	4,666
Miss.	3,302	+476	+394	1,528	16.2	2,507	1,082
S. C.	4,304	+713	+1,661	1,942	8.4	3,393	1,573
Tenn.	12,672	+2,945	+745	6,475	8.3	10,579	5,277
Region VIII:							
Iowa	3,163	+185	-1,269	1,431	9.5	2,414	1,068
Minn.	5,538	+757	-704	2,542	7.3	4,399	2,060
Nebr.	1,234	-331	-481	647	11.6	871	493
N. Dak.	340	+2	-45	147	15.9	261	122
S. Dak.	188	-64	-151	95	33.5	165	80
Region IX:							
Ark.	4,793	+422	-981	3,922	24.8	3,734	1,069
Kans.	3,931	-214	-2,170	1,413	24.8	3,017	1,140
Mo.	24,354	+2,706	+1,427	10,250	7.3	16,011	6,830
Okla.	6,181	+347	-2,819	1,885	19.3	4,673	1,499
Region X:							
La.	8,909	+316	-277	2,832	7.0	7,356	2,541
N. Mex.	886	-41	-392	207	28.4	719	189
Tex.	12,891	-327	-995	4,818	10.7	12,891	4,818
Region XI:							
Colo.	3,912	+1,888	-3,630	1,260	12.6	3,852	1,242
Idaho	1,348	+7	+172	842	12.2	1,065	683
Mont.	1,174	-196	-1,884	506	14.5	889	406
Utah	1,855	+275	-2,483	764	13.4	1,108	506
Wyo.	409	-161	-26	180	23.7	323	156
Region XII:							
Ariz.	3,030	+273	+385	1,181	36.7	2,605	1,042
Calif.	119,793	+12,068	+20,027	60,628	4.8	81,707	44,539
Nev. ⁴	7,662	-245	-1,945	2,625	11.5	4,769	1,696
Wash.	13,458	+170	-4,675	5,606	8.9	7,030	3,869
Regions XIII and XIV:							
Alaska	217	+67	+26	85	20.7	87	41
Hawaii	397	-16	+300	150	3.0	343	142

¹ Includes additional claims except in Texas, which has no provision for filing such claims.

² Includes estimates for Nevada and Ohio; data not received.

³ Data not available.

⁴ Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of benefit amount and duration, as well as eligibility for benefits, on a per employer basis.

Table 3.—Continued claims received in local offices, by State, April 1947

[Data reported by State agencies; corrected to May 16, 1947]

Region and State	Total ¹				Compensable	
	All claimants	Amount of change from—		Women claimants	Inter-state as percent of total ²	All claimants
		March 1947	April 1946			
Total ³	4,833,000	+149,000	-1,816,000	2,152,000	6.4	4,301,000
Region I:						
Conn.	52,096	+2,879	-31,854	23,084	4.5	37,904
Maine	46,135	+10,553	+2,855	22,426	3.3	33,875
Mass.	297,770	+74,401	+59,673	132,260	2.3	242,580
N. H.	21,345	+5,394	+11,876	10,145	7.9	17,457
R. I.	46,198	+9,906	-28,757	21,412	4.6	36,447
Vt.	8,060	+1,817	+1,079	3,459	9.1	6,583
Region II-III:						
Del.	8,552	-2,633	-4,397	2,744	9.6	8,097
N. J.	295,256	+21,243	-69,654	141,900	3.0	274,365
N. Y.	915,640	+94,909	+49,556	446,501	3.2	791,559
Pa.	396,950	-25,004	-260,720	147,662	4.2	363,018
Region IV:						
D. C.	19,112	-2,329	+9,664	8,228	0.3	18,206
Md.	54,593	+191	-57,347	27,044	4.1	54,593
N. C.	63,130	+6,908	+9,131	43,643	6.4	56,304
Va.	32,483	-2,991	-10,408	16,446	13.8	30,436
W. Va.	54,794	-10,482	-44,352	12,443	10.3	52,603
Region V:						
Ky.	46,605	+3,231	-50,377	18,056	18.8	43,613
Mich.	160,362	-13,351	-208,062	57,984	4.3	144,467
Ohio ⁴						
Ill.	311,754	+34,595	-139,174	141,761	3.2	273,242
Ind.	48,998	-8,443	-100,435	20,903	7.9	43,794
Wis.	26,244	-2,942	-30,706	11,926	8.2	21,820
Region VII:						
Ala.	52,188	+17	-8,344	19,826	9.7	45,873
Fla.	61,301	+5,879	+19,395	31,028	26.2	56,781
Ga.	53,841	-1,616	-4,042	32,263	5.5	44,127
Miss.	20,866	-2,063	-9,511	9,016	19.5	18,230
S. C.	16,340	+56	-5,170	8,178	19.6	13,473
Tenn.	99,382	+7,982	-8,161	47,390	7.8	92,097
Region VIII:						
Iowa	24,284	-2,810	-17,286	10,925	.6	21,020
Minn.	26,994	-2,434	-34,392	8,913	9.9	23,962
Nebr.	9,062	-3,701	-8,453	3,924	13.2	7,904
N. Dak.	3,753	-1,638	-2,042	1,153	30.1	3,635
S. Dak.	2,704	-987	-1,663	1,149	46.8	2,584
Region IX:						
Ark.	34,677	-3,264	-39,226	10,423	30.3	32,909
Kans.	30,829	-4,593	-32,847	11,701	22.8	29,354
Mo.	147,553	-1,455	-50,121	60,485	11.0	127,925
Okl.	34,126	-3,629	-41,479	11,555	20.1	36,962
Region X:						
La.	43,043	+2,109	-24,403	14,133	9.5	37,597
N. Mex.	5,361	-942	-3,527	1,407	38.9	5,099
Tex.	50,607	-2,522	-46,171	19,938	20.6	41,885
Region XI:						
Colo.	10,094	-1,672	-7,904	4,036	31.0	7,567
Idaho	12,719	-1,923	-1,273	5,458	25.7	11,658
Mont.	12,310	-3,390	-9,945	4,441	22.9	11,145
Utah	11,553	-3,187	-21,815	4,435	11.0	10,909
Wyo.	2,715	-916	-415	1,066	21.9	2,392
Region XII:						
Ariz.	14,257	-320	-5,706	5,815	49.8	13,170
Calif.	813,079	+41,026	-137,641	404,816	4.4	756,475
Nev. ⁴	60,954	-13,189	-79,726	25,285	12.5	57,259
Wash.	130,734	-35,797	-92,539	54,704	5.9	126,877
Regions XIII and XIV:						
Alaska	1,706	-471	+23	711	10.3	1,604
Hawaii	2,698	+596	+2,530	1,964	5.2	2,397

¹ Includes waiting-period claims except in Maryland, which has no provision for filing such claims.

² Total continued claims in some States include claims for more than 1 week.

³ Includes estimates for Nevada and Ohio; data not received.

⁴ Data not available.

increase. In New Jersey the rise of 9,100 reflected unemployment in non-durable-goods manufacturing, including the garment, basic-textiles, tobacco, glass, and furniture industries. The telephone and other large labor disputes appear to have caused

a minor set-back in production and wholesale distribution. Eleven States reported fewer initial claims for April than March; the decline of 400 in Virginia was the largest.

All but 3 of the 19 States that reported an increase in continued claims

during April were east of the Mississippi River. Most of the 9 States with new benefit years reported significant increases, including 74,400 in Massachusetts, 34,600 in Illinois, 10,600 in Maine, and 9,900 in Rhode Island. The jump of 94,900 in New

Table 4.—Number of weeks compensated and amount of benefits paid for all types of unemployment, and average weekly payment for total unemployment, by State, April 1947

[Data reported by State agencies; corrected to May 16, 1947]

Region and State	Weeks compensated for unemployment				Benefits paid ¹				Average weekly payment for total unemployment	
	All claimants	Amount of change from—		Women claimants	All claimants	Amount of change from—		Women claimants	All claimants	Women claimants
		March 1947	April 1946			March 1947	April 1946			
Total ²	4,094,000	+10,000	-1,983,000	1,822,000	\$71,569,000	+\$24,000	-\$39,103,000	\$29,233,000	\$17.65	\$16.19
Region I:										
Connecticut.....	41,053	-6,066	-29,123	15,036	818,372	-142,996	-657,103	249,517	20.23	17.02
Maine.....	28,688	-2,343	+1,842	13,064	376,117	-46,991	-27,586	146,787	13.26	11.35
Massachusetts.....	197,476	+16,899	+42,955	82,710	4,151,188	+380,770	+11,139,505	1,493,760	21.68	18.88
New Hampshire.....	11,706	-170	-6,731	4,899	179,985	+12,929	+111,686	69,831	15.77	14.64
Rhode Island.....	30,689	+1,062	-37,241	13,417	499,892	+16,538	-661,808	212,966	16.79	16.21
Vermont.....	4,952	+837	+863	1,984	82,618	+16,007	+15,055	29,732	17.09	15.30
Region II-III:										
Delaware.....	7,190	-2,409	-4,392	2,198	106,243	-37,820	-83,508	27,852	15.05	12.93
New Jersey.....	268,626	+7,076	-128,770	119,838	5,116,778	+107,502	-2,911,923	2,280,055	19.39	19.65
New York ³	360,510	+3,552	-243,588	137,950	6,112,257	+20,561	-5,001,946	2,020,101	17.09	14.76
Pennsylvania.....										
District of Columbia.....	17,056	+507	+8,481	7,249	283,105	+7,108	+134,477	114,243	16.60	15.78
Maryland.....	55,707	-3,197	-75,479	27,133	939,407	-109,054	-1,509,707	405,302	17.26	15.31
North Carolina.....	51,781	+13,881	+14,055	35,405	566,054	+137,600	+116,313	346,775	10.99	10.01
Virginia.....	27,170	-4,268	-9,381	14,103	360,408	-30,123	-95,083	172,848	13.41	12.40
West Virginia.....	43,143	-8,618	-20,560	9,732	641,833	-92,125	-392,579	124,049	15.35	13.65
Region V:										
Kentucky.....	31,429	-1,323	-35,564	12,698	337,712	-15,310	-475,821	127,376	10.86	10.09
Michigan.....	136,965	-20,843	-196,539	46,470	2,672,034	-432,488	-4,129,802	836,587	19.59	18.13
Ohio.....	107,565	-5,037	-241,395	38,417	1,828,494	-99,129	-4,715,122	579,879	17.21	15.21
Region VI:										
Illinois.....	203,724	-29,964	-109,314	94,834	3,662,028	-555,046	-2,131,808	1,640,222	18.32	17.05
Indiana.....	37,257	-4,677	-133,132	15,029	601,223	-81,422	-2,575,856	212,342	16.60	14.67
Wisconsin.....	19,040	-3,320	-35,166	8,534	303,677	-54,848	-639,944	116,469	16.45	14.17
Region VII:										
Alabama.....	42,340	-2,153	-48,100	16,490	598,471	-37,346	-898,573	200,574	14.30	12.30
Florida.....	38,112	+2,960	+8,879	19,486	513,284	+43,341	+99,406	249,614	13.71	13.12
Georgia.....	41,903	+464	-1,777	25,102	548,222	+9,169	-115,727	303,323	13.17	12.15
Mississippi.....	13,592	-3,546	-1,030	5,703	163,650	-38,286	-27,364	62,225	12.14	11.01
South Carolina.....	16,841	-4,492	+5,191	8,905	221,610	+4,324	+59,619	104,977	13.26	11.89
Tennessee.....	86,058	+12,297	-17,975	39,973	1,074,587	+160,457	-331,902	471,903	12.58	11.92
Region VIII:										
Iowa.....	17,433	-4,565	-12,461	7,697	243,459	-65,315	-212,367	95,379	14.19	12.63
Minnesota.....	42,219	+516	-43,122	13,479	616,387	+5,861	-791,724	176,325	14.85	13.43
Nebraska.....	9,917	-3,913	-5,558	3,800	145,712	-61,061	-102,280	49,671	14.99	13.35
North Dakota.....	2,870	-712	+756	738	48,303	-11,921	+13,144	10,467	17.34	15.01
South Dakota.....	1,583	-1,013	+112	663	20,391	-13,252	+1,063	7,828	13.14	12.15
Region IX:										
Arkansas.....	23,926	-1,030	-2,730	7,664	309,047	+615	-13,159	89,236	13.01	11.71
Kansas.....	27,483	-4,009	-43,191	10,520	383,511	-57,387	-672,261	137,342	14.21	13.31
Missouri.....	112,187	+8,825	-14,137	46,906	1,837,088	+118,680	-207,371	702,431	16.54	15.20
Oklahoma.....	36,542	-4,487	-31,864	12,104	584,876	-73,932	-554,819	179,085	16.17	14.94
Region X:										
Louisiana.....	45,674	+725	-52,795	14,256	623,159	+5,764	-889,795	164,220	13.82	11.70
New Mexico.....	3,195	-644	+587	718	41,491	-8,796	+6,642	8,131	13.08	11.39
Texas.....	57,702	-3,218	-38,202	20,370	767,851	-50,025	-731,052	233,117	13.57	11.68
Region XI:										
Colorado.....	4,369	-3,342	-1,793	1,523	53,736	-51,695	-26,452	17,593	12.29	11.57
Idaho.....	8,133	-2,268	-165	3,044	124,091	-39,778	-7,933	39,397	15.34	13.01
Montana.....	9,380	-1,705	-2,478	3,268	137,885	-8,352	-21,798	42,479	14.70	13.00
Utah.....	10,234	-3,901	-13,728	3,593	225,732	-94,338	-326,833	72,685	22.55	20.65
Wyoming.....	2,481	-664	+350	783	44,691	-13,001	+4,799	13,250	18.50	17.41
Region XII:										
Arizona.....	6,686	-74	-3,547	2,519	94,082	-307	-53,934	34,481	14.15	13.44
California.....	757,117	+51,964	-217,755	387,087	13,956,006	+910,308	-4,183,014	6,703,537	18.61	17.51
Nevada.....	4,775	-742	+1,204	1,558	86,888	-13,124	+23,449	26,619	18.34	17.18
Oregon.....	53,302	-12,280	-99,782	21,780	814,700	-172,484	-1,766,618	312,262	15.48	14.61
Washington.....	134,773	-50,833	-119,409	56,074	2,617,818	-989,923	-2,706,391	957,286	19.59	17.17
Regions XIII and XIV:										
Alaska.....	2,924	-433	-1,198	968	62,494	-9,706	-1,836	19,478	21.87	20.61
Hawaii.....	2,130	-312	+1,689	1,392	28,562	-9,082	+18,778	13,899	18.58	15.46

¹ Gross: not adjusted for voided benefit checks and transfers under interstate combined wage plan.

² Includes estimate for New York.

³ Data not received.

York was the largest in the country and reflected mainly a continuation of the March decline in employment in the apparel trades. Washington's decrease of 35,800 was the largest drop in continued claims reported by any State and presumably resulted

from a continuation of increased activity in logging, lumbering, and agriculture, which started in March with the coming of warmer weather. Similar factors probably accounted for the decrease of 13,200 in Oregon. Pennsylvania's drop of 25,000 was attrib-

uted to improved industrial conditions in the western part of the State, after the return of the natural gas supply to normal volumes, and to resumption of activity in seasonal industries, particularly construction. Michigan and

Table 5.—Number of individuals¹ compensated for unemployment during weeks ended in April 1947

[Data reported by State agencies; corrected to May 16, 1947]

Region and State	Weeks ended—							
	April 5	April 12	April 19	April 26	April 5	April 12	April 19	April 26
	For all types of unemployment				For total unemployment			
Total ²	856,000	977,000	938,000	944,000	819,000	933,000	891,000	902,000
Region I:								
Connecticut	9,200	12,164	11,144	6,080	8,796	11,768	10,854	5,653
Maine	7,345	782	6,987	9,406	6,519	530	6,791	9,022
Massachusetts	42,021	42,251	40,587	50,288	39,176	39,278	38,513	47,560
New Hampshire	3,148	1,527	3,494	1,866	2,924	1,650	3,340	1,759
Rhode Island	6,806	6,347	5,688	5,302	6,319	5,854	5,354	5,056
Vermont	1,245	1,134	448	1,006	1,177	1,072	431	947
Region II-III:								
Delaware	1,594	2,132	1,645	1,533	1,526	2,037	1,577	1,455
New Jersey	49,000	66,933	64,942	64,480	47,215	64,313	62,237	61,613
New York ³								
Pennsylvania	68,328	85,904	92,552	81,655	66,859	84,048	90,942	70,605
Region IV:								
District of Columbia	3,897	4,194	4,000	3,449	3,862	4,150	3,935	3,396
Maryland	11,992	11,353	12,971	13,805	11,209	10,736	12,423	12,918
North Carolina	11,862	8,907	13,199	13,070	11,232	8,311	12,436	12,547
Virginia	7,006	6,945	4,784	7,287	6,718	6,774	4,655	7,065
West Virginia	10,530	9,999	9,478	9,683	9,612	8,935	8,910	9,121
Region V:								
Kentucky	4,605	9,648	8,394	5,403	4,495	9,308	8,226	5,250
Michigan	32,372	29,283	30,938	32,894	30,743	27,814	29,210	31,082
Ohio	25,022	24,112	23,112	22,443	24,322	23,406	22,499	21,839
Region VI:								
Illinois	39,967	55,014	44,659	43,201	37,938	52,501	42,600	41,557
Indiana	7,484	9,936	9,985	6,889	7,005	9,306	9,288	6,422
Wisconsin	4,325	4,661	4,196	4,413	3,860	4,112	3,714	3,925
Region VII:								
Alabama	9,786	9,687	7,443	11,814	9,479	9,333	7,071	11,423
Florida	7,476	9,569	8,080	10,417	7,132	9,236	7,741	9,074
Georgia	9,090	9,667	9,407	9,459	8,994	9,462	6,148	9,203
Mississippi	3,684	3,827	3,084	3,167	3,572	3,718	2,981	3,076
South Carolina	4,097	3,300	3,450	4,250	3,997	3,227	3,383	4,142
Tennessee	17,192	14,891	23,852	20,597	16,927	14,591	23,227	20,011
Region VIII:								
Iowa	4,938	3,946	4,162	3,549	4,653	3,718	3,924	3,345
Minnesota	8,196	11,306	10,676	8,738	7,827	10,752	10,142	8,249
Nebraska	2,714	2,393	2,434	2,087	2,543	2,207	2,282	1,943
North Dakota	915	811	544	620	779	716	481	541
South Dakota	487	363	391	262	461	321	356	233
Region IX:								
Arkansas	4,661	5,900	5,921	3,988	4,595	5,720	5,773	3,904
Kansas	7,172	6,759	6,264	6,003	6,752	6,407	5,916	5,663
Missouri	27,298	25,273	24,605	24,837	26,802	24,920	24,194	24,166
Oklahoma	5,154	12,298	4,742	11,970	4,883	11,857	4,472	11,469
Region X:								
Louisiana	6,669	12,833	11,153	10,028	6,290	12,414	11,285	10,105
New Mexico	897	731	837	670	881	714	815	646
Texas	15,306	20,306	13,504	10,732	14,934	11,574	12,754	10,203
Region XI:								
Colorado	1,387	1,066	886	1,075	1,365	1,058	888	1,048
Idaho	2,043	1,853	1,990	1,773	1,999	1,803	1,966	1,732
Montana	2,365	2,230	2,133	1,923	2,365	2,230	2,133	1,923
Utah	2,788	2,372	2,049	2,249	2,500	2,149	1,905	2,094
Wyoming	580	662	677	543	533	580	480	480
Region XII:								
Arizona	1,728	1,232	1,613	1,550	1,685	1,202	1,570	1,406
California	169,818	177,431	165,912	175,003	163,711	170,868	159,919	168,204
Nevada	1,201	1,196	1,087	799	1,169	1,163	1,062	781
Oregon	13,651	12,432	11,756	11,234	13,098	12,068	11,294	10,793
Washington	35,453	33,792	29,451	30,503	34,266	32,473	28,484	29,428
Regions XIII and XIV:								
Alaska	659	650	684	741	619	603	643	637
Hawaii	338	501	561	618	246	279	324	291

¹ The number of individuals is assumed to be identical with the number of weeks compensated, which may result in a slight overstatement.

² Includes estimate for New York.

³ Data not available.

Table 6.—Unemployment in week ended April 12, 1947, as reflected by continued claims¹ for unemployment insurance as percent of average monthly covered employment in 1945

Region and State	Claims ¹	Average monthly covered employment ² (in thousands)	Claims as percent of covered employment ³
Total	1,131,322	28,314.9	4.0
Region I:			
Connecticut	11,918	567.0	2.1
Maine	10,156	156.3	6.5
Massachusetts	65,186	1,318.9	4.9
New Hampshire	4,896	108.8	4.5
Rhode Island	14,786	214.9	6.9
Vermont	1,961	55.3	3.5
Region II-III:			
Delaware	2,004	76.6	2.6
New Jersey	63,070	1,138.4	5.5
New York	209,893	3,799.6	5.5
Pennsylvania	89,392	2,635.7	3.4
Region IV:			
District of Columbia	4,192	189.1	2.2
Maryland	12,061	498.3	2.4
North Carolina	13,838	526.4	2.6
Virginia	7,881	416.6	1.9
West Virginia	13,782	328.6	4.2
Region V:			
Kentucky	10,301	315.1	3.3
Michigan	35,174	1,372.5	2.6
Ohio	29,900	1,914.4	1.6
Region VI:			
Illinois	71,704	2,095.9	3.4
Indiana	11,637	789.7	1.5
Wisconsin	5,997	646.6	9.0
Region VII:			
Alabama	10,882	387.0	2.8
Florida	12,968	321.7	4.0
Georgia	12,160	461.2	2.6
Mississippi	4,730	152.3	3.1
South Carolina	5,282	248.7	2.1
Tennessee	30,069	470.3	6.4
Region VIII:			
Iowa	5,789	288.6	2.0
Minnesota	12,364	466.1	2.7
Nebraska	2,864	139.8	2.0
North Dakota	886	29.7	3.0
South Dakota	644	37.8	1.7
Region IX:			
Arkansas	7,578	191.3	4.0
Kansas	7,060	225.2	3.1
Missouri	33,695	705.4	4.8
Oklahoma	13,517	243.8	5.5
Region X:			
Louisiana	16,598	369.4	4.5
New Mexico	1,262	58.8	2.1
Texas	18,888	964.3	2.0
Region XI:			
Colorado	2,120	159.2	1.3
Idaho	2,546	66.7	3.8
Montana	2,906	71.7	4.1
Utah	2,419	97.0	2.5
Wyoming	646	40.3	1.6
Region XII:			
Arizona	3,184	83.7	3.8
California	185,719	2,051.3	9.1
Nevada	1,361	29.5	4.6
Oregon	13,940	285.4	4.9
Washington	29,546	504.0	5.9

¹ Estimated number of continued claims for unemployment in week in which the 8th of the month falls.

² Represents workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of the month.

West Virginia reported decreases of 13,400 and 10,800, respectively.

Unemployment during the week ended April 12, as represented by the ratio of continued claims to covered employment, was 4.0 percent. The national average has varied very little during 1947, amounting to 4.0 or 4.1 percent for each of the 4 months. In 10 States, however, this ratio fluctuated during April as much as a full percentage point. In Rhode Island, it jumped from 4.0 to 6.9 percent, and in Maine, from 5.5 to 6.5 percent, largely as a result of the beginning of

new benefit years, with the corresponding increase in continued claims. Six of the 9 States beginning new benefit years in the first part of April showed an increase in their unemployment ratios. On the other hand, 7 States—Delaware, Idaho, Montana, North Dakota, Oregon, Utah, and Washington—showed declines of a full percentage point or more. Outstanding among these were the declines from 5.0 to 3.0 percent in North Dakota and from 8.1 to 5.9 percent in Washington. In all, 36 States had smaller ratios for April than for

March. California's 9.1 percent was the highest in the Nation and was followed by 6.9 percent in Rhode Island, 6.5 percent in Maine, and 6.4 percent in Tennessee.

Although the total amount of benefits paid in the country as a whole during April was only \$24,000 above the March level, sizable changes were reported by individual States. Washington reported a decline of nearly a million (\$989,900), and Illinois—despite the fact that it began a new benefit year on April 1—a decline of more than half a million (\$555,000).

Table 7.—Initial interstate claims, by liable and selected agent State, January–March 1947

[Data reported by State agencies; corrected to Apr. 22, 1947]

Liable State	Agent State																						
	Total	Ala.	Ariz.	Ark.	Calif.	Fla.	Ill.	Kans.	Ky.	Mass.	Mich.	Mo.	N. J.	N. Y.	Ohio	Oklahoma	Oreg.	Pa.	Tenn.	Tex.	Wash.	W. Va.	All other ¹
Total	2,146,582	2,742	4,132	4,364	18,773	7,370	5,250	3,114	3,633	3,531	4,238	6,742	3,732	8,594	2,867	4,453	3,879	7,638	3,102	5,143	4,978	2,439	35,785
Ala.	1,720	7	39	113	179	42	5	21	16	112	25	8	68	56	14	8	55	148	54	10	10	730	
Alaska	796	1	3	1	213	1	7	4	1	8	9	1	18	1	3	48	3	0	2	373	2	89	
Ariz.	1,337	9	—	65	14	44	14	12	3	24	44	9	31	13	82	21	13	11	96	31	7	225	
Ark.	886	9	34	155	5	50	24	14	4	39	98	8	8	6	88	11	3	54	64	29	5	178	
Calif.	23,022	166	1,499	1,492	345	806	543	121	233	500	1,792	181	1,002	289	1,763	1,870	404	260	2,106	1,700	94	5,847	
Colo.	1,440	11	61	34	430	7	34	65	8	10	19	108	7	29	6	80	53	11	6	55	75	6	325
Conn.	3,685	9	37	5	213	317	17	9	8	420	50	8	101	1,207	20	6	29	416	9	20	17	16	750
Del.	659	6	2	1	13	38	4	0	2	10	2	49	37	3	1	1	221	5	2	1	37	222	
D. C.	1,586	22	6	6	113	95	23	7	9	32	43	23	51	250	35	6	4	203	32	28	9	58	531
Fla.	2,741	312	25	19	196	—	59	7	36	92	73	24	135	459	75	23	7	164	106	55	16	24	834
Ga.	1,811	379	10	2	13	270	44	6	15	35	78	12	46	151	66	1	0	81	143	31	12	9	407
Hawaii	139	2	1	0	64	2	3	0	0	2	1	5	1	19	0	2	4	6	1	3	9	2	12
Idaho	771	0	15	10	121	1	9	10	6	2	0	19	0	2	1	20	113	2	3	10	272	0	155
Ill.	9,339	157	337	304	2,003	360	145	261	84	619	766	64	312	193	126	100	143	355	256	224	48	2,480	
Ind.	3,350	35	107	101	318	111	576	26	797	12	202	122	7	79	172	41	18	44	184	76	40	26	256
Iowa	994	0	21	17	216	7	134	32	5	3	14	150	2	10	6	15	20	3	9	24	57	0	249
Kans.	2,180	3	43	203	357	11	51	9	6	25	1,464	6	11	6	400	57	15	12	95	90	13	302	
Ky.	1,054	17	14	12	59	28	89	6	2	57	15	9	14	80	4	15	98	20	8	115	382		
La.	1,320	54	23	28	83	40	67	8	5	41	36	13	65	18	5	12	25	41	264	35	4	449	
Maine	607	2	0	1	33	29	1	0	0	175	1	2	7	45	2	0	1	17	0	3	6	1	281
Md.	2,685	12	6	6	52	71	13	4	36	23	17	6	44	194	36	5	2	760	42	19	10	485	841
Mass.	3,174	12	37	13	488	379	46	6	9	37	11	75	479	32	19	9	86	13	36	25	6	1,356	
Mich.	5,737	123	211	253	928	404	402	31	471	25	310	40	251	226	51	51	248	460	166	71	124	891	
Minn.	1,210	3	27	7	249	18	62	21	4	6	51	19	4	36	10	11	55	11	0	22	167	0	423
Miss.	930	120	8	03	96	25	76	9	7	47	49	2	22	12	14	8	16	64	44	12	1	203	
Mo.	5,411	15	107	416	904	76	842	1,402	66	17	132	6	117	57	208	58	45	106	144	124	23	546	
Mont.	466	0	8	2	86	2	9	2	0	1	3	5	1	8	1	4	4	120	0	0	5	115	
Nebr.	936	6	29	16	230	7	25	52	2	1	11	94	2	10	11	25	41	12	5	28	33	3	293
Nev.	959	3	156	13	431	4	9	14	4	7	7	24	7	6	4	3	39	5	4	26	34	1	142
N. H.	720	1	3	0	20	20	4	0	2	444	1	0	6	36	2	5	0	7	2	1	2	0	164
N. J.	5,704	43	100	27	497	752	81	13	30	151	83	72	943	94	18	27	1,404	118	61	19	66	1,105	
N. Mex.	651	3	48	27	213	3	14	3	2	3	10	29	0	2	5	79	5	6	8	102	11	1	77
N. Y.	13,193	140	285	81	2,273	2,363	336	40	77	618	401	121	1,243	270	65	44	1,909	76	222	104	111	2,361	
N. C.	1,788	38	9	4	64	71	13	6	20	35	33	11	43	202	24	7	4	120	0	16	15	941	
N. Dak.	216	2	1	0	34	0	5	0	0	1	1	0	0	0	0	0	11	0	1	5	66	2	87
Ohio	5,737	104	168	51	648	316	233	26	780	44	495	86	49	369	33	20	569	306	83	61	517	778	
Oklas.	2,039	11	103	166	572	17	56	209	1	4	22	186	6	27	13	49	7	13	279	76	2	220	
Oreg.	3,632	21	65	150	1,003	20	88	66	15	8	29	192	6	45	11	180	15	25	114	682	16	901	
Pa.	6,401	39	113	24	626	464	121	23	65	117	210	33	1,303	1,085	348	45	23	50	76	31	271	1,332	
R. I.	1,298	6	5	4	103	84	12	1	1	682	8	2	27	104	5	9	6	28	6	7	12	4	184
S. C.	690	12	3	21	44	11	2	3	10	12	3	13	121	4	2	0	42	20	9	6	2	347	
S. Dak.	174	0	2	0	58	0	2	2	0	0	5	4	1	4	0	4	9	0	1	1	24	1	56
Tenn.	4,288	699	19	3	190	146	183	29	448	30	275	173	42	102	97	46	16	68	100	23	40	1,559	
Tex.	4,930	60	158	350	1,439	48	98	30	19	76	139	19	108	43	671	44	43	44	85	24	1,353		
Utah	776	2	28	10	255	2	22	13	2	1	4	25	3	10	6	17	35	6	4	6	44	0	281
Vt.	287	1	2	0	20	13	0	0	0	55	2	0	4	44	1	0	0	3	0	2	2	143	
Va.	1,645	13	5	6	56	51	27	1	33	34	22	13	41	203	26	7	3	125	70	7	10	195	697
Wash.	7,243	39	122	252	1,608	38	219	126	32	32	93	341	12	156	33	184	847	79	48	247	39	2,688	
W. Va.	1,563	17	35	0	45	50	20	1	148	3	52	8	17	68	433	5	2	155	35	18	6	445	
Wis.	1,013	2	17	11	196	20	145	7	3	5	189	23	10	23	20	10	1	22	15	9	25	56	212
Wyo.	629	1	7	36	86	2	16	15	3	0	2	38	1	2	2	44	18	0	1	8	38	5	304

¹ Represents all agent States with 2,311 claims or fewer in the quarter.

² Includes 83 claims received from Canada: California, 9; Connecticut, 1; Illinois, 2; Kansas, 1; Maryland, 1; Minnesota, 4; New York, 53; Ohio, 1; Pennsylvania, 2; Washington, 8; Wisconsin, 1.

In Region XI, all States but Montana reported declines of 20 percent or more; in Colorado, benefit payments were about half those in March. Partially offsetting these declines were the increases of \$910,300 in California and \$380,800 in Massachusetts. North Carolina's total of \$556,100 was about a third above the March payments.

Table 8.—*Interstate claims received, weeks compensated by interstate payments, and amount of interstate benefit payments, by liable State, March 1947*

[Data reported by State agencies; corrected to Apr. 22, 1947]

Region and liable State	Initial		Continued		Benefit payments
	Total	Women	Total	Women	
Total	42,208	16,999	347,597	137,507	243,957
Region I:					
Conn.	1,387	495	8,681	2,900	5,826
Maine	221	79	1,073	395	914
Mass.	945	450	4,778	2,209	3,177
N. H.	206	97	1,400	594	1,072
R. I.	353	155	2,714	1,050	2,428
Vt.	84	23	537	178	385
Region II-III:					
Del.	168	55	1,166	336	732
N. J.	1,651	703	13,480	5,409	9,866
N. Y.	3,819	1,856	38,061	19,833	29,708
Pa.	1,959	672	12,714	4,165	8,221
Region IV:					
Dist. of Col.	538	272	3,051	1,701	2,277
Md.	733	233	10,014	3,355	6,318
N. C.	531	255	4,178	2,283	2,700
Va.	528	225	4,451	1,548	3,068
W. Va.	510	106	3,395	822	1,837
Region V:					
Ky.	325	113	3,261	1,431	1,834
Mich.	1,584	537	11,746	3,451	6,430
Ohio	1,571	515	12,428	3,888	6,761
Region VI:					
Ill.	2,704	1,349	31,117	12,668	18,173
Ind.	890	279	4,922	1,311	2,129
Wis.	280	116	1,452	600	672
Region VII:					
Ala.	498	171	3,093	883	1,818
Fla.	923	362	5,243	2,131	2,841
Ga.	494	239	3,318	1,643	1,855
Miss.	213	61	1,903	695	1,212
S. C.	221	75	1,146	465	613
Tenn.	1,122	380	9,325	3,279	6,443
Region VIII:					
Iowa	242	101	2,056	726	1,004
Minn.	348	170	1,840	749	1,218
Nebr.	259	106	1,809	722	1,172
N. Dak.	59	20	325	96	280
S. Dak.	56	29	293	88	199
Region IX:					
Ark.	304	104	2,169	723	1,454
Kans.	900	302	7,433	2,254	5,306
Mo.	1,570	784	13,291	7,056	7,099
Okla.	591	263	3,085	1,256	2,067
Region X:					
La.	377	140	2,599	1,000	1,832
N. Mex.	223	71	1,200	363	765
Tex.	1,385	535	8,302	2,636	4,382
Region XI:					
Colo.	441	198	2,086	814	1,117
Idaho	172	55	1,914	429	1,035
Mont.	154	25	1,028	304	732
Utah	228	85	1,891	664	1,445
Wyo.	174	43	1,160	250	616
Region XII:					
Ariz.	447	173	1,752	618	1,232
Calif.	7,063	2,886	55,140	22,612	44,113
Nev.	318	80	1,729	546	1,266
Oreg.	564	237	8,164	3,001	5,974
Wash.	1,636	687	27,830	11,044	29,115
Regions XIII and XIV:					
Alaska	197	19	1,362	207	841
Hawaii	42	11	492	112	383

Veterans' Unemployment Allowances

Payments for veterans' unemployment allowances dropped to \$78.8 million in April—11.5 percent less than in March and, except for November 1946, lower than for any month since December 1945. At the

same time the Bureau of the Census reported a rise in employment of veterans slightly larger than the relative increase in the number of veterans in the labor force.

Initial claims dropped 6 percent to 372,828—the smallest number of such claims filed in any month since October 1945. Declines occurred in

Table 9.—*Claims and payments for veterans' unemployment allowances, April 1947*

State	Initial claims	Continued claims	Weeks compensated	Payments
Total ¹	372,828	3,913,063	3,957,090	\$78,806,349
Alabama	6,817	74,292	72,370	1,443,675
Alaska	217	2,510	2,344	46,700
Arizona	3,026	18,284	17,200	342,172
Arkansas	4,532	60,283	65,786	1,312,962
California	36,078	341,423	322,386	6,426,229
Colorado	2,827	25,303	24,432	485,498
Connecticut	4,140	24,603	26,445	525,289
Delaware	586	7,789	7,706	152,662
District of Columbia	917	22,081	21,495	427,812
Florida	9,770	73,208	71,291	1,422,592
Georgia	7,481	77,282	75,998	1,516,814
Hawaii	323	2,028	2,008	39,985
Idaho	453	9,411	9,081	180,686
Illinois	16,168	149,901	143,523	2,849,034
Indiana	9,926	49,051	48,888	969,434
Iowa	2,676	27,708	25,997	515,142
Kansas	3,616	36,698	37,345	740,764
Kentucky	6,491	89,144	84,168	1,679,450
Louisiana	6,671	53,723	101,680	2,025,119
Maine	3,050	41,701	39,393	783,106
Maryland	2,469	40,564	39,424	783,373
Massachusetts	13,059	168,218	163,528	3,253,917
Michigan	14,165	124,041	129,134	2,570,235
Minnesota	5,162	80,699	84,172	1,671,375
Mississippi	3,485	33,812	30,113	599,924
Missouri	12,556	125,470	124,137	2,467,228
Montana	1,118	12,052	12,305	245,219
Nebraska	1,114	11,824	12,244	241,159
Nevada	517	3,351	3,171	63,093
New Hampshire	1,806	15,804	12,693	251,438
New Jersey	13,205	161,633	151,702	3,027,432
New Mexico	1,881	18,418	20,030	399,182
New York	70,950	480,330	474,554	9,450,646
North Carolina	6,287	52,873	53,595	1,066,441
North Dakota	343	6,767	7,306	143,470
Ohio	10,421	132,294	131,448	2,612,650
Oklahoma	5,496	79,348	85,725	1,709,011
Oregon	4,278	27,397	26,423	524,341
Pennsylvania	27,125	435,931	456,487	9,115,576
Puerto Rico	1,398	44,397	43,014	859,243
Rhode Island	2,111	34,466	34,017	678,446
South Carolina	3,972	30,509	54,737	1,094,253
South Dakota	553	10,339	11,401	226,909
Tennessee	6,293	120,117	118,750	2,370,675
Texas	12,815	207,835	206,709	4,118,579
Utah	1,511	9,922	10,313	204,000
Vermont	901	6,769	5,741	133,001
Virginia	4,659	59,973	62,829	1,247,964
Washington	4,934	48,343	48,694	965,280
West Virginia	7,293	102,667	102,089	2,034,973
Wisconsin	4,786	37,399	36,610	724,987
Wyoming	370	3,078	3,450	68,404

¹ Represents activities under provisions of title V of the Servicemen's Readjustment Act of 1944; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment compensation agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for Puerto Rico.

all but 13 States, and in 34 States the percentage declines were larger than the national average. A change in administrative procedure was responsible for the apparent increase of 78 percent in Maryland, where heretofore additional claims were reported as continued rather than as initial claims.

Continued claims dropped 11.5 percent. All States but five—Alaska, Florida, Mississippi, New Hampshire, and Vermont—shared in the decline.

Table 10.—*Nonfarm placements by State, April 1947*

U. S. Employment Service region and State	Total	Women	Veterans ¹
Total	415,930	130,267	156,454
Region I:			
Connecticut	6,974	2,540	2,297
Maine	3,004	743	1,141
Massachusetts	8,080	3,036	3,235
New Hampshire	1,672	494	685
Rhode Island	2,502	1,262	741
Vermont	1,054	197	557
Region II:			
New York	51,111	28,524	10,880
Region III:			
Delaware	960	350	366
New Jersey	10,442	4,784	3,258
Pennsylvania	18,411	6,657	7,723
Region IV:			
District of Columbia	3,526	1,402	1,057
Maryland	4,881	1,096	2,028
North Carolina	8,849	2,464	3,549
Virginia	6,639	1,998	2,466
West Virginia	2,903	955	1,087
Region V:			
Kentucky	3,108	883	1,251
Michigan	13,343	2,491	6,290
Ohio	26,125	7,388	9,035
Region VI:			
Illinois	12,440	3,607	5,310
Indiana	8,542	2,472	3,277
Wisconsin	8,228	2,234	3,771
Region VII:			
Alabama	13,822	3,377	4,737
Florida	11,630	4,140	4,185
Georgia	8,257	2,333	2,910
Mississippi	5,981	1,588	2,348
South Carolina	6,060	1,405	2,294
Tennessee	10,081	2,878	3,798
Region VIII:			
Iowa	6,410	1,258	3,428
Minnesota	8,802	1,683	4,056
Nebraska	3,884	620	1,714
North Dakota	1,392	329	614
South Dakota	1,432	259	731
Region IX:			
Arkansas	6,016	1,829	1,915
Kansas	6,213	1,274	2,753
Missouri	8,145	2,550	3,154
Oklahoma	8,106	1,859	3,306
Region X:			
Louisiana	4,267	1,287	1,649
New Mexico	2,343	359	1,218
Texas	34,661	8,503	13,380
Region XI:			
Colorado	5,275	756	2,438
Idaho	3,336	412	1,649
Montana	2,279	277	1,213
Utah	2,698	462	1,362
Wyoming	887	122	468
Region XII:			
Arizona	3,193	887	1,334
California	34,468	11,019	12,841
Nevada	2,019	655	657
Oregon	7,285	1,302	3,260
Washington	7,203	1,267	3,038

¹ Represents placements of veterans of all wars.

Source: Department of Labor, U. S. Employment Service.

Nonfarm Placements

Nonfarm placements rose 7 percent in April to a total of 419,000. Forty States reported more placements than in March, and 9—Arkansas, Connecticut, Florida, Illinois, Louisiana, and Wisconsin—reported decreases. These 6 States were also in the group reporting fewer nonfarm placements. In Maine, New York, and North Carolina, on the other hand, veterans' placements increased while total nonfarm placements declined.

Veterans' placements totaled 156,500, 11 percent more than in March. Forty-three States shared in the increase, while 6—Arkansas, Connecticut, Florida, Illinois, Louisiana, and Wisconsin—reported decreases. These 6 States were also in the group reporting fewer nonfarm placements. In Maine, New York, and North Carolina, on the other hand, veterans' placements increased while total nonfarm placements declined.

Placements of women declined 2.5 percent for the country as a whole. Among the States, about the same number reported increases over the preceding month as reported decreases, 24 and 25 respectively.

Old-Age and Survivors Insurance

Characteristics of Persons Awarded Primary Benefits in 1946

During 1946, primary benefit awards were processed for 259,000 persons, a record number (table 1). Of these, only 15 percent attained age 65 during the year of award. This proportion was 2 percentage points lower than that in 1940, despite the fact that by that year a relatively large number went to persons whose covered employment was terminated before monthly benefits first became payable in January 1940. In the awards of 1941-43, more than 20 percent of the primary beneficiaries attained age 65 in the year of award.

This proportion decreased in subsequent years as workers who had remained in or returned to covered employment after age 65 were unable to hold their wartime jobs and filed for benefits. More than two-fifths of the persons awarded primary benefits in 1946 were 70 years of age or over. Since women generally retire at younger ages than men, in each year's awards the percentage of primary beneficiaries attaining age 65 in the year of award was higher for women than for men. In the 1946 awards the proportions were 21 percent for women and 15 percent for men.

Table 1.—*Number and average monthly amount of primary benefits awarded in 1946, by sex and age of beneficiary*

Age ¹	Total		Male		Female	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Total	258,980	\$25.42	231,319	\$26.08	27,661	\$19.89
65	40,102	28.97	34,401	30.11	5,701	22.08
66	36,204	27.78	31,810	28.64	4,394	21.62
67	28,415	26.88	25,362	27.63	3,053	20.63
68	26,280	25.83	23,479	26.58	2,801	19.50
69	22,671	24.63	20,262	25.29	2,409	19.12
70	21,118	24.02	18,946	24.70	2,172	18.07
71	17,125	22.84	15,421	23.43	1,704	17.54
72	13,927	22.58	12,561	23.16	1,366	17.23
73	11,328	22.58	10,290	23.09	1,038	17.49
74	10,184	22.61	9,368	23.07	816	17.37
75-79	25,343	22.72	23,505	23.06	1,838	18.35
80 and over	6,283	22.36	5,914	22.61	369	18.33

¹ Age at birthday in 1946.

Less than 11 percent of the primary benefits were awarded to women. From 11 percent in 1940 the proportion of awards to women increased to almost 14 percent in 1943 and then declined to less than 11 percent in 1945 and 1946.

The average primary benefit awarded in 1946 was \$25.42, as compared with \$25.11 in 1945. In general, the average declines with advance in age of the worker filing for benefits, since the older workers are more likely to qualify for lower benefit amounts because of intermittent employment. The 1946 amendments and the regulations written under them specify that benefits are to be computed as of the date of application, the quarter in which the applicant is first eligible, and every March 31 between these dates. Since the benefit payable is the

highest of the amounts so computed, unemployment after age 65 will no longer affect the level of benefits so seriously.

The average primary benefit award for women in 1946 was \$6 less than that for men; the difference decreased generally as the beneficiaries advanced in age.

Monthly Benefits in Current-Payment Status, April 1947

At the end of April, monthly benefits were in current-payment status for almost 1.8 million beneficiaries whose monthly benefits totaled \$33.8 million (table 2).

Monthly benefits were awarded to 52,200 persons during April, more than in any other month since May

1946 and an increase of 18 percent over the March number. All types of benefits shared in this increase; the greatest proportionate increase was in awards of survivor benefits, which result in large measure from deaths in the winter months, when death rates are highest. For both widow's and parent's benefits, more awards were processed than in any previous month.

During April, 266 awards were processed for survivors of workers who had credits under both the railroad and the old-age and survivors insurance systems. An additional 35 persons had their benefits recomputed to take into account the deceased workers' earnings in railroad employment.

Monthly benefit certifications in April totaled \$36.7 million and lump-sum payments, \$3.0 million.

Table 2.—*Monthly benefits in current-payment status¹ at the end of the month, by type of benefit and month, April 1946-April 1947, and monthly benefit actions, by type of benefit, April 1947*

[Amounts in thousands; data corrected to May 15, 1947]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1946														
April	1,441,074	\$26,976.7	600,759	\$14,657.3	183,570	\$2,368.3	419,153	\$5,236.3	104,035	\$2,101.2	126,989	\$2,527.9	6,568	\$55.7
May	1,474,015	27,633.1	617,562	15,076.0	188,668	2,435.3	426,141	5,324.1	107,254	2,166.2	127,756	2,544.8	6,634	86.6
June	1,502,085	28,210.8	632,038	15,443.3	193,241	2,496.6	431,202	5,391.2	110,168	2,225.9	128,688	2,565.8	6,748	88.1
July	1,527,880	28,771.9	646,996	15,833.0	197,947	2,560.1	433,533	5,420.1	113,092	2,284.5	129,437	2,584.2	6,875	90.0
August	1,553,914	29,326.1	661,781	16,212.6	202,930	2,627.8	436,144	5,450.5	116,213	2,347.9	129,882	2,596.1	6,964	91.1
September	1,579,112	29,825.5	673,438	16,509.0	206,794	2,679.7	442,905	5,541.6	118,839	2,400.7	130,070	2,601.9	7,066	92.6
October	1,606,412	30,374.1	683,626	16,825.8	210,622	2,733.3	451,489	5,661.8	121,951	2,464.0	129,520	2,594.6	7,204	94.5
November	1,626,693	30,777.8	695,132	17,063.3	213,725	2,775.0	457,120	5,741.6	124,451	2,515.0	128,965	2,587.0	7,300	95.8
December	1,642,299	31,080.8	701,705	17,229.6	215,984	2,804.9	461,756	5,804.0	127,046	2,668.3	128,410	2,576.8	7,398	97.3
1947														
January	1,672,301	31,694.8	717,570	17,625.3	220,757	2,868.3	467,532	5,882.2	130,017	2,629.1	128,059	2,501.6	7,466	98.3
February	1,708,848	32,467.2	737,315	18,134.1	227,003	2,953.4	473,908	5,971.4	133,043	2,692.5	129,908	2,614.5	7,671	101.2
March	1,738,841	33,099.1	753,091	18,540.2	231,587	3,015.5	479,946	6,057.4	135,634	2,746.6	130,668	2,634.6	7,915	104.7
April	1,771,600	33,769.7	767,780	18,922.3	236,341	3,080.2	487,755	6,165.8	139,357	2,823.6	132,079	2,667.9	8,288	110.0
Monthly benefit actions, April 1947:														
In force ² beginning of month	1,958,906	37,731.5	869,457	21,501.6	280,335	3,396.9	507,932	6,401.3	137,873	2,790.7	175,296	3,535.0	8,013	106.0
Benefits awarded in month	52,174	1,014.0	22,919	585.9	8,417	111.2	11,736	158.0	4,426	90.8	4,248	92.1	428	5.9
Entitlements terminated ³	15,586	289.6	5,680	138.4	2,827	35.8	3,902	51.4	622	12.2	2,501	51.0	54	.7
Net adjustment ⁴	-196	10.7	-73	6.4	-12	1.1	-121	1.5	1	.1	7	1.5	2	.1
In force end of month	1,995,298	38,496.6	886,623	21,955.6	265,913	3,473.3	515,645	6,509.4	141,678	2,869.4	177,050	3,577.6	8,389	111.3

¹ Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount which is less than current month's benefit.

² Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

³ Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

⁴ Adjustments result from operation of maximum and minimum provisions, recomputations, and administrative actions.

Public Assistance

Living Arrangements and Physical Condition of Aged Recipients, 21 States

The Social Security Act authorizes Federal participation in assistance payments to any aged needy person except one living in a public institution. The intent of Congress in enacting this provision was twofold: to discourage the use of the public almshouse as a means of caring for needy old people, and to enable them to choose their own living arrangements. Many factors, of course, influence a recipient of old-age assistance in his choice of living arrangements. Among them are his physical condition, family ties, income, and the availability of living quarters of various types.

To determine how the recipients of old-age assistance were living and how their physical condition affected their living arrangements, 21 State public assistance agencies in a month of 1944 collected information on a

sample basis on the living arrangements and physical condition of their recipients as a part of a special study developed by the Bureau of Public Assistance of the Social Security Administration.¹ The sample data have been weighted to give each State its proper representation in the combined data for the 21 States, which had approximately 900,000 recipients on the rolls at the time the study was made.

Living Arrangements

For the purpose of the study, a home was defined as a house, apartment, room, or other living unit with cooking facilities. A recipient was considered to be living in his own home if he was in charge of the establishment or shared this responsibility with his spouse or other persons.

In the 21 States, 70 percent of the recipients were living in their own homes, 25 percent in the homes of

¹ See Public Assistance Report No. 9, *Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944*.

relatives or nonrelatives, and 5 percent in boarding or nursing homes, private institutions, or other places (table 1).

About 28 percent of the recipients were living alone in their own homes. The proportions, however, varied greatly among the States—from 16 percent in North Carolina to 49 percent in Montana. Almost 42 percent of the recipients lived in their own homes with spouse only, with spouse and others, and some with others without spouse. In the District of Columbia, 25 percent of all recipients were living in their own establishment with other persons; in Oklahoma, 55 percent of the recipients had such arrangements.

Striking differences are to be found in the extent to which recipients in the various States were living in the homes of other persons, including sons and daughters, other relatives, and nonrelated persons. In North Carolina, 48 percent of the persons on the old-age assistance rolls lived in family homes that were not their own establishments. In contrast, only 15 percent of Montana's recipients lived in family homes other than their own.

In the several States, great varia-

Table 1.—*Living arrangements of recipients of old-age assistance in 21 States in a month of 1944*

States ranked in order of percent of recipients living in own home	Number of recipients	Percent of recipients living in 1—					
		Own home			Home of other persons	Boarding or nursing home or private institution	Other places
		Total	Alone	With others			
Total, 21 States	903,242	69.9	28.2	41.7	25.0	3.6	1.5
New Mexico	5,345	82.4	34.3	48.1	15.6	1.4	.6
Oklahoma	76,725	80.5	25.7	54.8	16.7	2.1	.7
Montana	11,326	79.3	48.5	30.8	14.8	5.9	(?)
Kansas	28,275	79.1	38.5	40.6	16.2	4.0	.7
Missouri	102,842	78.4	27.7	50.6	17.7	2.8	1.1
California	157,200	76.9	38.0	38.8	19.8	2.9	.5
West Virginia	18,450	76.9	33.3	43.7	20.3	1.7	1.1
Michigan	55,580	69.2	25.3	43.8	25.2	3.1	2.6
Minnesota	56,380	67.5	25.3	42.2	23.9	5.4	3.2
Illinois	125,925	66.9	27.0	40.0	27.2	4.1	1.9
North Dakota	8,768	64.2	25.6	38.6	25.3	7.9	2.5
Massachusetts	76,460	62.9	26.6	36.3	26.7	7.4	3.0
Rhode Island	7,000	62.3	28.7	33.6	26.5	6.8	4.4
New Hampshire	6,384	62.0	26.4	35.6	25.1	10.8	2.3
District of Columbia	2,733	60.2	34.7	25.4	29.2	3.8	6.8
Maine	15,140	58.3	21.5	36.8	33.8	7.4	.6
Tennessee	37,950	56.6	17.5	39.0	41.5	1.2	.7
Virginia	15,872	56.6	22.6	34.0	40.3	2.1	1.1
Vermont	5,227	55.6	21.3	34.3	37.5	6.5	.4
Mississippi	26,280	53.9	20.2	33.6	45.8	.2	.2
North Carolina	33,380	50.8	15.6	35.1	47.6	.6	.8

¹ For total and California, excludes 490 recipients whose living arrangements were unknown.

² Less than 0.05 percent.

Table 2.—*Physical condition of recipients of old-age assistance in 20 States in a month of 1944*

States ranked in order of recipients able to care for self	Number of recipients	Percentage distribution of recipients 1—		
		Able to care for self	Requiring considerable care from others	
			Not bedridden	Bedridden
Total, 20 States	891,916	84.5	12.7	2.8
New Mexico	5,345	89.7	6.9	3.4
Minnesota	56,380	89.4	7.7	2.9
California	157,200	88.5	9.8	1.7
District of Columbia	2,733	86.3	11.8	1.9
Rhode Island	7,000	86.1	12.1	1.8
Michigan	85,580	85.9	11.9	2.2
Illinois	125,925	84.7	12.5	2.8
Massachusetts	76,460	84.5	11.9	3.6
Kansas	28,275	84.4	12.8	2.8
New Hampshire	6,384	84.1	12.8	3.1
Oklahoma	76,725	83.9	13.2	2.9
Missouri	102,842	83.3	14.1	2.6
West Virginia	18,450	81.7	14.9	3.4
Vermont	5,227	81.5	15.9	2.6
Tennessee	37,950	79.5	16.7	3.8
Maine	15,140	79.4	16.5	4.1
North Dakota	8,768	79.4	17.0	3.6
Virginia	15,872	78.2	17.8	4.0
North Carolina	33,380	77.8	18.4	3.8
Mississippi	26,280	77.6	19.0	3.4

¹ Excludes 5,181 recipients whose physical condition was unknown.

² Excludes Montana; data not available.

tions exist also in the proportions of recipients living in boarding or nursing homes or in private institutions. Nearly 11 percent of the recipients in New Hampshire had such arrangements. In North Carolina and Mississippi, on the other hand, considerably less than 1 percent were living in sheltered homes. The prohibition in the Federal act against Federal participation in payments to a person residing in a public institution has encouraged an increase in the number of commercial boarding and nursing homes for old people when accommodations in private institutions are limited. These homes often are not subject to supervision or licensing and in some instances supply a poor quality of care.

Somewhat less than 2 percent of the recipients in the 21 States were living in places other than family homes or sheltered homes. In the District of Columbia, which is entirely urban, 7 percent of the recipients lived in "other places." These recipients are described by the Board of Public Welfare of the District of Columbia as persons who rent a room and eat their meals in lunchrooms or restaurants.²

Physical Condition

According to the reports almost 85 percent of the recipients were able to care for themselves—that is, they could dress, eat, and move about the house without assistance. Almost 16 percent required considerable help from others; about 3 percent were confined to bed by illness or infirmity, and the other 13 percent needed substantial help (table 2). Information on the physical condition of recipients was usually based on statements of the recipient or other member of the family or on the observation of the visitor, rather than on medical examination.

Some of the differences among States in the physical condition of recipients appear to be related in part to differences in the age composition of the case load. The effect of age on the physical condition of recipients

Table 3.—Percentage distribution of recipients of old-age assistance with specified physical condition, by living arrangements, 19 States, in a month of 1944

Living arrangements of recipients	All recipients	Recipients with specified physical condition ¹	
		Able to care for self	Requiring considerable care from others
			Not bed-ridden
Total, 19 States ²	³ 100.0	⁴ 100.0	100.0
In own establishment.....			
Alone.....	69.9	74.7	46.2
With spouse only.....	27.9	31.7	8.4
With others, with or without spouse.....	24.4	25.7	18.6
With 17.5		17.2	19.1
In home of—			
Son or daughter.....	15.8	13.3	28.9
Other relative.....	5.9	5.4	8.7
Nonrelative.....	3.5	3.4	4.5
In boarding home.....	1.6	1.2	4.0
In nursing home.....	1.4	.2	5.9
In private institution.....	.5	.3	1.2
In other places.....	1.5	1.5	.6

¹ Excludes 5,122 recipients whose physical condition was unknown.

² Excludes Montana, for which data on physical condition of recipients are not available, and New Hampshire, for which number of recipients in boarding and nursing homes was not reported separately.

is illustrated in a report of the Minnesota agency.³

The older the recipients, the more likely they are to be physically incapacitated. Nine out of every ten recipients under 75 years of age and eight out of every ten between 75 and 80 are up and able to be about. Only about three in every ten past 90 years of age are in good enough physical condition to go about away from home without needing help. About six in every 100 recipients under 75 and 11 in every 100 between 75 and 80 require care from other persons. Almost half of the recipients 90 years of age or older are unable to care for themselves.

Living Arrangements Related to Physical Condition of Recipients

As might be expected, in the group of recipients able to care for themselves a larger proportion lived alone and a smaller proportion in establishments not their own than in either of the other groups.

Among the recipients who, though not bedridden, required considerable care from others, 80 percent lived with others in family homes—either their own establishments or those of relatives or nonrelatives. Eleven per-

³ Excludes 480 recipients whose living arrangements were unknown.

⁴ Excludes 360 recipients whose living arrangements were unknown.

cent were receiving care in boarding or nursing homes or private institutions. More than 8 percent lived alone (table 3).

Of the recipients who were bedridden, more than 71 percent were living in family homes with others, and over 22 percent were receiving sheltered care. It is not clear how the 3 percent of the bedridden living alone were able to get along. The fact that some recipients who are bedridden and some who are not bedridden but require considerable care from others are living alone raises serious questions concerning the suitability of their living arrangements. Three of the States participating in the study obtained some information that sheds light on this problem.

The Missouri agency, with less than 3 percent of its recipients in nursing or boarding homes or private institutions, found that an additional 5 percent of the recipients needed but were not receiving such care. Either facilities were lacking or the cost was so high that the recipient or his family was unable to pay the amount required.⁴

² District of Columbia Board of Public Welfare, *Old Age Assistance, Characteristics and Resources of Recipients in the District of Columbia, July 1944* (Information Bulletin No. 9), June 1945, p. 4.

³ Minnesota State Division of Social Welfare, *Minnesota Welfare, October 1945*, p. 10.

⁴ State Social Security Commission of Missouri, *Index of Public Assistance in Missouri, July-September 1945*, p. 7.

Table 4.—Public assistance in the United States, by month, April 1946–April 1947¹

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance						
			Families	Children					Families	Children								
Number of recipients						Percentage change from previous month												
1946																		
April	2,068,031	300,938	772,570	72,739	292,000		+0.8	+2.8	+2.8	+0.5	-3.6							
May	2,098,977	307,069	786,712	73,427	283,000		+5	+2.0	+1.8	+0.9	-3.2							
June	2,108,216	311,294	799,414	73,945	278,000		+4	+1.4	+1.6	-0.7	-1.6							
July	2,116,505	314,516	806,558	74,406	279,000		+4	+1.0	+0.9	+0.6	+2							
August	2,126,635	318,571	816,886	74,823	280,000		+5	+1.3	+1.3	+0.6	+4							
September	2,134,585	323,300	820,309	75,253	282,000		+4	+1.5	+1.5	+0.6	+4.8							
October	2,155,890	329,691	844,589	75,705	290,000		+1.0	+2.0	+1.8	+0.6	+2.8							
November	2,174,616	337,197	862,356	76,165	298,000		+9	+2.3	+2.1	+0.6	+2.8							
December	2,195,800	346,235	885,227	76,688	315,000		+1.0	+2.7	+2.7	+0.7	+5.5							
1947																		
January	2,212,945	354,378	905,855	76,986	336,000		+8	+2.4	+2.3	+4	+6.6							
February	2,227,868	363,649	929,705	77,272	344,000		+7	+2.6	+2.6	+4	+2.7							
March	2,243,393	374,387	957,134	77,677	344,000		+7	+3.0	+3.0	+5	-1							
April	2,255,526	384,053	979,626	78,036	339,000		+5	+2.6	+2.3	+5	-1.5							
Amount of assistance						Percentage change from previous month												
1946																		
April	\$93,562,804	\$65,445,101	\$16,195,125	\$2,462,578	\$9,460,000	-0.1	+0.9	+2.7	+0.8	-10.1								
May	94,245,612	65,877,228	16,475,590	2,491,794	9,401,000	+7	+7	+1.7	+1.2	-6								
June	94,690,769	66,363,812	16,717,480	2,517,477	9,092,000	+5	+7	+1.5	+1.0	-3.3								
July	95,779,264	66,985,744	16,862,803	2,541,717	9,389,000	+1.1	+9	+0.9	+1.0	+3.3								
August	97,110,506	67,663,188	17,225,179	2,567,139	9,655,000	+1.4	+1.0	+2.1	+1.0	+2.8								
September	98,954,449	68,634,794	17,918,209	2,604,446	9,797,000	+1.9	+1.4	+4.0	+1.5	+1.5								
October	107,498,562	74,219,288	19,731,668	2,714,606	10,833,000	+8.6	+8.1	+10.1	+4.2	+10.6								
November	110,385,737	76,080,252	20,411,575	2,762,910	11,131,000	+2.7	+2.5	+3.4	+1.8	+2.7								
December	114,314,349	77,531,118	21,545,133	2,812,088	12,426,000	+3.6	+1.9	+5.6	+1.8	+11.6								
1947																		
January	116,678,504	78,314,543	22,085,013	2,829,948	13,449,000	+2.1	+1.1	+2.5	+6	+8.2								
February	118,228,265	78,962,347	23,851,949	2,856,789	13,627,000	+1.3	+8	+3.2	+8	+1.3								
March	120,980,145	80,714,355	23,695,169	2,918,621	13,652,000	+2.3	+2.2	+4.0	+2.3	+2.2								
April	121,887,684	81,165,811	24,118,487	2,946,386	13,657,000	+8	+6	+1.8	+1.0	(3)								

¹ Data subject to revision. Excludes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

² Increase of less than 0.05 percent.

Table 5.—Old-age assistance: Recipients and payments to recipients, by State, April 1947¹

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—					
		Total amount	Average	March 1947 in—		April 1946 in—				Total amount	Average	Number	Amount	Number	Amount		
				Number	Amount	Number	Amount										
Total	2,255,526	\$81,165,811	\$35.99	+0.5	+0.6	+8.0	+24.0	Mo.	112,757	\$3,921,762	\$34.78	+0.7	+1.1	+8.6	+37.0		
Ala.	50,239	888,031	17.68	+2.0	+8	+33.0	+39.0	Mont.	10,653	399,058	37.46	(0)	+4	-1.0	+14.1		
Alaska	1,367	62,292	45.57	-1.2	+6.0	+7	+12.9	Nebr.	25,157	983,919	39.11	+1	+7	+4.1	+26.8		
Ariz.	10,526	517,662	49.18	+1.4	+1.3	+9.4	+38.9	Nev.	1,986	93,863	47.26	+1.5	+2.1	+2.4	+24.9		
Ark.	37,974	701,452	18.47	+3.5	+2.3	+42.9	+56.4	N. H.	6,735	234,880	34.87	+1	+8	+2.3	+15.0		
Calif.	169,620	8,926,432	52.63	+7	+7	+5.5	+16.8	N. J.	22,902	929,432	40.42	(0)	+7	+2	+22.5		
Colo.	42,149	2,497,363	59.25	+5	+3	+4.0	+48.5	N. Mex.	7,721	279,247	36.17	+1.4	+1.1	+19.2	+38.2		
Conn.	14,871	643,697	43.29	+2	+1	+2.4	+7.5	N. Y.	107,381	5,092,991	47.43	+5	+6	+3.4	+28.2		
Del.	1,195	25,203	21.09	+1.7	+2.6	-3	+11.7	N. C.	37,249	665,743	17.87	+9	+1.6	+13.9	+47.4		
D. C.	2,302	92,527	40.19	+3	+1.3	+25.5	+39.3	N. Dak.	8,893	344,678	38.78	-4	+1.1	+2.3	+14.2		
Fla.	51,130	1,856,358	36.31	+1.0	+1.4	+14.6	+37.7	Ohio.	120,802	4,724,902	39.11	+4	+9	+3.8	+28.8		
Ga.	76,592	1,308,603	17.09	-4	-2	+11.6	+50.4	Oklahoma.	94,109	3,973,034	42.26	+9	+1.0	+10.7	+32.3		
Hawaii	1,648	56,790	34.46	+8	+3.3	+12.3	+56.1	Oreg.	22,952	1,017,955	44.35	+9	+1	+10.4	+25.0		
Idaho	10,454	437,469	41.85	+1	+1	+6.4	+35.9	Pa.	89,884	3,052,374	33.96	(0)	+1	+5.3	+15.9		
Ill.	126,771	4,985,559	39.33	(0)	+2	+1.6	+18.4	R. I.	8,246	318,322	38.60	+6	+2.1	+9.9	+21.0		
Ind.	56,305	1,643,638	29.19	-4	-1	+4.0	+16.2	S. C.	28,296	573,572	20.27	+1.9	+1.7	+25.5	+58.8		
Iowa	48,266	1,891,721	39.19	-1	+5	+2	+16.6	S. Dak.	12,058	418,023	32.74	-2	+1	+7	+22.3		
Kans.	33,481	1,154,125	34.47	+2	(0)	+14.9	+28.7	Tenn.	5,627	849,106	18.46	+1.4	+8	+20.9	+37.3		
Ky.	46,199	802,630	17.37	+3	+3	+3.0	+52.9	Tex.	192,054	5,546,540	28.88	+6	+1.2	+7.4	+26.1		
La.	47,769	1,163,249	24.35	+2.6	+1.3	+28.2	+48.6	Utah.	12,835	541,546	42.19	-5	-8.2	+3	+8.4		
Maine	15,526	532,176	34.28	-1.1	-7	+2.8	+14.6	Vt.	5,518	170,200	30.84	-9	-9	+0.1	+31.1		
Md.	11,720	358,755	30.61	-4	-3	+2.3	+10.9	Va.	15,623	273,046	17.48	+6	+1.4	+4.9	+20.5		
Mass.	84,322	4,261,621	50.54	+2	+4	+7.1	+17.1	Wash.	67,503	3,797,702	56.26	+1.3	+1.4	+4.2	+10.3		
Mich.	92,798	3,329,647	35.88	+1	+2	+4.7	+12.5	W. Va.	20,271	305,519	15.07	+3	-22.7	+8.6	-4.3		
Minn.	54,088	1,985,311	36.71	+1	+3	-4	+9.9	Wis.	47,147	1,681,269	35.66	+2	+7	+2.3	+18.3		
Miss.	38,892	665,480	17.11	+4	+8	+43.8	+50.1	Wyo.	3,801	185,240	48.73	+8	+9	+8.7	+35.9		

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27–28. All data subject to revision.

² Decrease of less than 0.05 percent.

³ Increase of less than 0.05 percent.

The Kansas agency estimated that one in four of the recipients who were bedfast was receiving care that was unsatisfactory. Of those who were not bedridden but who required care from others, the majority received

Table 6.—General assistance: Cases and payments to cases, by State, April 1947¹

State	Number of cases	Payments to cases		Percentage change from—			
		March 1947 in—		April 1946 in—		Number	Amount
		Total amount	Average	Number	Amount		
Total	339,000	\$13,657,000	\$40.29	-1.5	(?)	+16.1	+44.4
Ala.	4,794	76,371	15.93	+1.2	+1.5	+20.0	+27.2
Alaska	167	4,972	29.77	+12.8	+23.5	+16.9	-36.3
Ariz.	2,284	64,889	28.41	+3.7	-7	+3.0	-2.6
Ark.	2,664	32,707	12.28	-1.0	-1.1	-1.2	+2.0
Calif.	23,755	1,114,048	46.90	+4	+3.6	+38.0	+56.0
Colo.	4,194	159,054	37.92	-2.4	-2.3	+17.8	+36.0
Conn.	8,392	139,182	41.03	-6	-1.6	+3.4	+22.6
Del.	776	28,006	36.09	+9	-4.3	+66.5	+120.6
D. C.	1,186	57,971	48.88	-1.7	+26.0	+55.2	+97.7
Fla.	8,300	\$ 62,000					
Ga.	2,941	41,882	14.24	-1.8	-2	+0.0	+17.9
Hawaii	881	41,206	46.77	-7	+4.2	+34.5	+69.6
Idaho	542	15,275	28.18	+1.3	+1.9	+4.0	+21.9
Ill.	23,719	1,046,963	44.14	-9	-1.7	+17.9	+38.3
Ind.	9,733	241,848	24.85	-8.2	-11.7	+4.0	+12.4
Iowa	4,628	121,661	26.29	-3.3	-0.5	+12.8	+40.6
Kans.	4,840	205,637	42.49	-1.8	-9	+34.0	+70.7
Ky.	2,100	\$ 27,000					
La.	8,312	176,226	21.20	+1.3	+2.7	+14.9	+20.2
Maine	2,417	96,504	39.93	+2	-1.0	+15.6	+27.8
Md.	8,024	280,523	34.96	-9	-6.6	+25.2	+35.7
Mass.	15,274	623,054	40.79	-7	-1.0	+8.4	+25.0
Mich.	21,365	969,932	44.36	-2.4	+8.9	-12.1	+23.5
Minn.	6,392	239,705	37.50	-1.5	-5.6	+16.5	+33.8
Miss.	436	4,415	10.13	+3.8	+6.8	+15.3	+31.4
Mo.	10,990	263,040	23.93	-4	+4	+26.9	+45.8
Mont.	1,254	33,809	26.96	-3.0	-5.9	+9.0	+14.1
Nebr.	1,727	45,914	26.59	-4.8	-10.3	-5.1	+10.3
Nev.	289	5,642	19.52	+1.0	+1.0	+17.5	+8.0
N. H.	1,204	40,812	33.90	+5	-1.0	+7.2	+20.4
N. J. ⁸	5,996	286,769	47.83	-9	-3.9	+13.3	+42.9
N. Mex. ⁹	1,732	37,600	21.71	+1.3	+1.8	+28.2	+58.0
N. Y.	155,494	3,737,935	67.36	+4.5	+4.7	+40.3	+93.0
N. C.	3,048	43,283	14.20	-4.1	-2.6	+13.1	+38.0
N. Dak.	760	23,288	30.64	-7.0	-10.5	+13.8	+31.6
Ohio	19,031	764,196	40.16	-2.7	-4.2	+16.0	+37.9
Oklahoma	11,400	60,974	(11)	-6	(11)	+7.8	
Oreg.	4,721	214,551	45.45	-18.7	-20.6	+5.3	-8
Pa.	33,924	1,269,725	37.43	+1.4	+5.3	+24.0	+58.5
R. I.	2,542	118,216	46.51	-1.6	-1.4	+18.1	+31.9
S. C.	4,414	54,191	12.28	+1.2	+1.9	+28.3	+11.2
S. Dak.	927	23,230	25.06	-2.3	-2.8	+13.7	+31.3
Tenn.	8,1500	\$ 14,800					
Tex.	8,300	\$ 65,000					
Utah	1,840	91,400	49.67	-2.5	-12.1	+6.7	+18.0
Vt.	651	17,960	27.59	-5.7	-4.7	-24.1	-16.0
Va.	3,788	75,451	19.92	+5.0	+6.1	+14.9	+26.8
Wash.	7,682	336,944	43.86	-24.7	-27.8	-8.9	-21.4
W. Va.	5,035	75,290	14.95	+2.1	+5.9	+3.2	-4.1
Wis.	4,896	192,886	39.40	-4.2	-8.4	-2.4	+18.3
Wyo.	440	19,771	44.93	-4.3	-5.8	+22.9	+55.6

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes payments for, and an estimated number of cases receiving, medical care, hospitalization, and burial only in Indiana and New Jersey.

³ Increase of less than 0.05 percent.

⁴ State program only; excludes program administered by local officials.

⁵ Based on actual reports including an estimated 96 percent of cases and 97 percent of payments.

⁶ Estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

⁸ Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Excludes a few cases and small amount of local funds not administered by State agency.

¹⁰ Includes cases receiving medical care only.

¹¹ Excludes estimated duplication between programs; 2,202 cases were aided by county commissioners and 3,664 cases under program administered by State Board of Public Welfare. Averag per case and percentage change in number of cases not computed.

Table 7.—Aid to the blind: Recipients and payments to recipients, by State, April 1947¹

State	Number of recipients	Payments to recipients		Percentage change from—			
		March 1947 in—		April 1946 in—		Number	Amount
		Total amount	Average	Number	Amount		
Total	78,036	\$2,946,386	\$37.76	+0.5	+1.0	+7.3	+10.6
Total, 47 States ²	61,210	2,305,716	37.67	+6	+1.2	+7.8	+24.2
Ala.	985	19,727	20.03	+7	+1.0	+17.1	+33.6
Ariz.	612	35,699	58.33	+8	+0.9	+19.3	+48.7
Ark.	1,429	30,417	21.29	+9	+0.9	+23.0	+39.4
Calif.	6,279	395,174	62.94	+9	+0.9	+9.3	+18.6
Colo.	407	15,202	37.35	-2.6	-2.6	-8.7	-6.8
Conn.	139	5,541	39.86	+3.0	+4.2	+15	+6.1
Del.	112	3,094	27.63	+3.7	+3.1	(?)	(?)
D. C.	210	8,901	42.81	0	+25.9	+6.1	+23.3
Fla.	2,579	96,958	37.60	-2	+3	+10.9	+32.8
Ga.	2,197	44,734	20.36	-3	-5	+6.7	+10.6
Hawaii	64	2,435	38.05	(?)	(?)	(?)	(?)
Idaho	211	9,870	46.78	0	+1	+5.5	+40.9
Ill.	4,872	198,219	40.69	(?)	+6.9	-2.9	+12.8
Ind.	1,936	61,448	31.74	+8	+1.0	+8.7	
Iowa	1,232	56,577	45.92	-4	-3	+1.7	+22.2
Kans.	1,124	44,280	39.40	+3	-4	+5.5	+22.9
Ky.	1,650	30,304	18.37	+9	+1.2	+6.3	+47.5
La.	1,483	44,153	29.77	+1.0	+1.2	+7.3	+31.5
Maine	750	25,799	34.40	-9	-1.0	-4.9	+3.0
Md.	468	15,872	33.91	+6	+4	+4.9	+11.8
Mass.	1,163	58,735	50.50	+7	+1.4	+10.9	+19.1
Mich.	1,393	55,930	40.15	+5	+2	+5.5	+17.6
Minn.	970	42,645	43.96	+3	+2.4	+3.1	+14.0
Miss.	1,998	47,430	23.74	+2.5	+2.5	+30.3	+35.9
Mo.	8,860	\$ 86,600	\$ 80,000				
Mont.	385	15,474	40.19	+2.7	+3.1	+11.9	+26.5
Nebr.	454	17,895	39.42	+4	-1	+4.4	+26.6
Nev.	86	1,077	(?)	(?)	(?)	(?)	(?)
N. H.	290	10,497	36.20	+7	+8	+1.8	+15.1
N. J.	583	24,621	42.23	+5	+1.7	+6.0	+28.5
N. Mex.	278	10,938	39.35	+2.2	+1.5	+13.9	+58.5
N. Y.	3,315	175,643	52.98	+6	+9	+8.1	+33.4
N. C.	2,798	71,930	25.71	+7	+2.5	+10.0	+34.7
N. Dak.	125	4,824	38.59	0	+3.3	+7.8	+19.2
Ohio	3,201	113,861	35.51	+5	+1.7	+3.7	+30.7
Oklahoma	2,340	100,254	42.84	+1.4	+1.4	+19.2	+39.8
Oreg.	396	20,514	52.56	-8	-1.6	+7.3	+18.2
Pa.	13,960	65,094	39.79	+1	(?)	+6.3	+6.3
R. I.	128	5,116	39.97	+4.1	+2.4	+19.6	+38.8
S. C.	1,164	27,642	23.75	+1.3	+1.5	+16.3	+31.5
S. Dak.	218	6,562	30.10	0	+4	+9	+25.9
Tenn.	1,688	38,513	22.82	+7	+9	+9.0	+24.5
Tex.	5,215	163,872	31.42	+2	+5	+9.2	+31.0
Utah	145	6,869	47.37	0	-9.7	+3.6	+17.9
Vt.	178	6,482	36.42	+4.1	+9.3	+8.5	+24.8
Va.	1,098	24,265	22.10	+8	+2.4	+13.3	+32.0
Wash.	658	42,031	63.88	+1.1	-3.0	+4.6	+14.4
W. Va.	870	15,651	17.99	-8	-19.0	+5.6	-2.2
Wis.	1,299	46,708	35.96	-6	+2	-4.1	+11.3
Wyo.	121	6,192	51.17	0	+9	+6.1	+29.8

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁴ Increase of less than 0.05 percent.

⁵ Estimated.

⁶ Represents statutory monthly pension of \$30 per recipient; excludes payment for other than a month.

⁷ Decrease of less than 0.05 percent.

care that was considered satisfactory. In trying to provide the needed care, however, many families made serious sacrifices.⁵

In Minnesota the living arrangements were considered unsatisfactory

⁵ Kansas State Department of Social Welfare, *Study of Care of Chronically Ill Assistance Clients With Unsatisfactory Care in Kansas*, December 1944, p. 10.

in about 1 case in 20. An excerpt from a report describes some of the factors contributing to the unsatisfactory arrangements.⁶

The recipients whose living arrangements were most often reported as unsatisfactory were those living alone either in their own establish-

⁶ *Minnesota Welfare*, September 1945, pp. 13-14.

ments or in hotels or rooming houses. Living arrangements for about 1 in every 10 of these cases were unsatisfactory. The reason most often given was that the recipients should not be living alone as they were unable to care for themselves properly because of age or physical disabilities. Those living alone on farms or in open country often were reported as too remote from neighbors or sources of medical care . . . Reasons for dissatisfaction

Table 8.—*Aid to dependent children: Recipients and payments to recipients, by State, April 1947*¹

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	March 1947 in—		April 1946 in—			
					Number of—	Amount	Number of—	Amount		
					Families	Children	Families	Children		
Total	384,053	979,626	\$24,118,487	\$62.80	+2.6	+2.3	+1.8	+27.6	+26.8	+48.9
Total, 50 States ²	384,004	979,516	24,116,937	62.80	+2.6	+2.3	+1.8	+27.6	+26.8	+48.9
Alabama	7,964	22,216	251,737	31.61	+1.8	+1.5	+1.6	+21.3	+21.7	+35.5
Alaska	239	590	10,919	45.69	+9.1	+12.0	+12.4	(0)	(0)	(0)
Arizona	2,365	6,830	121,181	51.24	+2.2	+2.4	+2.3	+35.1	+34.3	+72.7
Arkansas	6,325	16,811	231,127	36.54	+4.8	+4.5	+3.9	+47.9	+47.2	+94.2
California	10,152	24,894	957,270	94.29	+5.1	+3.7	+3.8	+33.9	+29.1	+41.9
Colorado	4,107	11,278	285,913	69.62	+1.1	+1.0	-.6	+11.8	+12.4	+25.5
Connecticut	2,752	6,849	256,817	93.32	+1.3	+1.6	+1.0	+5.6	+5.6	+8.8
Delaware	234	634	19,435	83.06	-4.5	-7.6	-10.9	-14.0	-18.9	-4.4
District of Columbia	1,291	3,903	98,183	76.05	+3.4	+3.3	+30.4	+76.1	+66.5	+101.2
Florida	9,582	23,919	339,220	35.40	+7.4	+7.7	+7.6	+46.0	+47.5	+51.5
Georgia	6,410	16,507	227,491	35.49	(0)	-3	-.4	+42.4	+45.4	+89.1
Hawaii	896	2,759	83,734	93.45	+4.6	+4.7	+7.8	+46.9	+43.5	+95.0
Idaho	1,766	4,602	139,416	78.94	+1.8	+1.8	+.8	+28.0	+23.1	+64.0
Illinois	23,790	58,424	1,943,347	81.69	+6	+6	-1.0	+10.3	+12.0	+33.9
Indiana	7,541	18,482	206,380	39.30	+2.0	+2.1	+2.0	+17.5	+19.8	+21.6
Iowa	4,138	10,646	144,606	34.95	+2.0	+2.2	+1.9	+17.4	+17.6	+21.6
Kansas	4,660	11,824	328,424	70.48	+1.8	+2.1	+1.8	+31.2	+34.7	+67.6
Kentucky	8,405	21,624	349,052	41.53	+3.0	+3.0	+2.6	+48.6	+45.0	+187.8
Louisiana	11,497	29,829	537,373	46.74	+5.2	+4.9	+7.8	+23.3	+22.2	+62.8
Maine	1,945	5,593	176,562	90.78	-1.3	-1.5	-2.1	+22.4	+23.9	+52.6
Maryland	4,785	13,735	231,460	48.37	+1.1	+1.8	+.7	+29.8	+29.3	+65.7
Massachusetts	9,050	22,420	370,288	96.07	+1.9	+1.9	+.9	+11.8	+10.9	+25.4
Michigan	19,726	46,089	1,533,791	77.75	+1.3	+1.2	+1.5	+21.2	+20.4	+36.6
Minnesota	5,823	14,904	326,162	56.01	+2.0	+2.0	+2.2	+14.7	+15.8	+19.7
Mississippi	5,084	13,444	134,301	26.42	+4.7	+4.6	+4.7	+55.2	+55.9	+55.9
Missouri	19,039	49,780	709,285	37.25	+3.2	+3.5	+3.5	+35.3	+34.0	+39.3
Montana	1,666	4,403	109,224	65.56	+1.8	+1.4	+3.1	+14.3	+14.3	+35.9
Nebraska	3,075	7,414	248,579	80.84	+6	+6	+1.9	+23.6	+23.6	+53.4
Nevada	49	110	1,550	(0)	(0)	(0)	(0)	(0)	(0)	(0)
New Hampshire	1,082	2,760	83,300	77.17	+2.1	+2.0	+.7	+17.6	+16.8	+27.6
New Jersey	3,991	10,236	305,025	76.43	+1.9	+1.9	+3.4	+13.4	+14.4	+34.9
New Mexico	3,486	9,165	169,592	48.65	+2.7	+2.9	+2.6	+25.4	+24.9	+65.0
New York	57,935	89,600	3,894,235	102.66	+3.5	+2.9	+2.7	+37.3	+35.7	+71.9
North Carolina	7,430	21,143	259,888	34.98	+1.1	+1.7	+1.4	+16.0	+21.3	+45.7
North Dakota	1,662	4,494	120,618	72.57	+1.3	+1.8	+1.3	+12.6	+8.7	+35.9
Ohio	9,176	25,302	61,428	66.63	+8	+9	-1.2	+12.5	+12.9	+30.6
Oklahoma	26,514	64,190	1,195,282	45.08	+3.0	+3.0	+2.9	+44.1	+43.0	+85.6
Oregon	2,515	6,363	236,026	93.84	+8	+6	+6	+82.6	+86.0	+101.8
Pennsylvania	38,667	99,077	2,783,623	71.99	+1.6	+1.9	+1.4	+26.9	+23.4	+38.8
Rhode Island	2,247	5,646	172,124	76.60	+2.8	+2.8	+4.9	+31.2	+29.1	+47.4
South Carolina	5,248	14,512	143,762	27.39	+2.9	+3.2	+3.4	+26.6	+19.9	+48.4
South Dakota	1,973	4,847	90,903	46.07	+1.4	+1.5	+1.3	+20.2	+21.2	+40.9
Tennessee	13,123	35,084	460,717	35.11	+1.5	+1.7	+1.5	+12.7	+14.0	+28.7
Texas	13,203	33,310	554,779	42.02	+4.8	+4.8	+5.1	+59.3	+63.9	+139.0
Utah	2,439	6,516	222,950	91.41	+5	+7	-9.8	+19.1	+18.0	+44.0
Vermont	671	1,860	31,153	46.43	+9	+9	+1.6	+10.5	+15.1	+42.4
Virginia	4,418	12,805	173,185	39.20	+2.8	+2.8	+4.1	+15.9	+17.6	+32.6
Washington	7,071	17,160	771,147	109.06	+8.8	+8.1	+8.6	+44.9	+42.8	+58.0
West Virginia	9,326	25,632	267,097	28.64	+2.4	+2.0	-24.9	+20.6	+19.0	+9.9
Wisconsin	7,068	17,669	573,596	80.81	+1.5	+1.6	+2.1	+11.2	+12.9	+41.8
Wyoming	413	1,167	35,039	84.82	+2.0	+1.7	+1.7	+29.9	+32.3	+82.8

¹ For definitions of terms see the *Bulletin*, July 1945, pp. 27-28. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

² Under plans approved by the Social Security Administration.

³ Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

⁴ Decrease of less than 0.05 percent.

most often reported by those living in hotels or rooming houses were crowded conditions or lack of privacy.

The present housing situation has increased the difficulties of old-age assistance recipients in finding suitable living quarters, particularly in large cities. Several recipients were living in second-floor rooms or apartments although they should not be climbing stairs because of their age and physical condition. Others reported that their houses or rooms were too small, poorly ventilated, lacking in modern conveniences or in need of major repairs, or that the rent was too high, but they were unable to locate more suitable accommodations. Badly run-down buildings and dirty and unsanitary surroundings were also listed among the housing problems of the old-age assistance recipients.

Recipients who lived with their children or other persons complained of crowded conditions, lack of privacy, continual friction with other family members, and need for more care than members of the household were willing or able to give them. Some of the recipients seem to move about a great deal and apparently have not been able to find any living arrangements that are satisfactory to them. Many of the recipients, particularly those living alone or with spouse only, realize that they need more care but they are unwilling to leave their homes even though conditions there are not satisfactory.

Because of the shortage of private facilities for sheltered care, it is often necessary for persons who require such care and who would otherwise be eligible for old-age assistance to live in county homes. Temporary medical care, usually for not over 3 months, may be given in a public institution with the help of Federal funds. Care in public institutions for a longer time may be provided either through general assistance or other local funds. During the past 4 years more than 19,000 old-age assistance cases, on the average, were closed annually because the recipient entered a public institution.

The aged—like all other groups in the population—are suffering from insufficient and inadequate housing. Many aged persons with infirmities who are living in their own establishments or in other family homes could get along satisfactorily if nursing and other services were supplied them or if their payments were large enough to enable them to purchase such services. For the infirm and disabled, ad-

ditional arrangements for congregate care are needed, including nursing homes, hospitals for the chronically ill, and domiciliary institutions.

Program Operations

The number of persons receiving aid under the three special types of assistance increased in April at about the same rate as in previous months

in 1947. The general assistance case load, on the other hand, dropped 1.5 percent. Although the major part of the decrease in general assistance cases occurred in Oregon and Washington, three-fifths of the reporting States indicated some decline. Total expenditures for the four types of public assistance—\$122 million—were 0.8 percent above those in March (tables 4-8).

Social and Economic Data

Social Security and Other Income Payments

All Income Payments to Individuals

A \$133 million (0.9 percent) drop in individuals' income in April brought the total—\$14.7 billion—to the lowest point thus far in 1947, though it was 11 percent above the level a year earlier (table 1). The bulk of the March-to-April decline was in compensation of employees and entrepreneurial income, net rents, and royalties, and the remainder in social insurance and related payments; these decreases more than offset gains in the other segments. All categories except social insurance and related payments contributed to the \$1.4 billion increase over the April 1946 total.

An 8-percent increase since April 1946 in wages and salaries resulted from a 15-percent gain in covered industries accompanied by an offsetting decline of 7 percent in noncovered employment. In the latter group, government and railroad pay rolls fell 16 and 4 percent, respectively, while earnings in both agriculture and domestic service increased 10 percent.

Social Insurance and Related Payments

Disbursements in April under the selected programs—\$417 million—were 1.3 percent below the amount expended in March and 12 percent under

that a year earlier (table 3). Sharp declines over the 12-month period in payments under the State and veterans' unemployment insurance programs more than offset the increases which occurred in the retirement, disability, and survivor programs.

Unemployment insurance benefits were 7 percent below the March amount and 44 percent below that a year earlier. Allowances to unemployed veterans fell 12 percent from the March level and were less than half the amount paid out in April 1946. Disbursements under the State programs remained practically unchanged from March to April but fell more than a third below the amount a year earlier. Benefits to unemployed railroad workers dropped 13 percent but were up 35 percent from the level a year earlier.

Though payments to unemployed veterans were more than those under State unemployment insurance laws, for the first time since March 1946 the average weekly number of veterans receiving allowances was less than the average number of civilian beneficiaries. While the average check for veterans' allowances has remained close to the maximum of \$20 a week, the average payment under State laws has moved in a general downward direction for the past year; in April the average civilian beneficiary received \$17.65 for a week of total unemployment.

Servicemen's Readjustment Allowances, 1946

With the demobilization of the armed forces virtually completed within a few months after V-day, the readjustment allowance program, established under title V of the Servicemen's Readjustment Act of 1944, expanded rapidly during 1946. The program's operations began at a very moderate level and increased only slightly during the period from VE-day until the Japanese surrender. With the end of the fighting in the Pacific and the beginning of mass demobilization, however, millions of servicemen became eligible for readjustment benefits, and the volume of claims and payments increased substantially. In April 1946, payments to unemployed veterans reached a peak of \$160 million, leveled off during the next 4 months, and then dropped sharply.

Tables 4 and 5 present data on payments to unemployed and self-employed veterans, by month for 1946 for each State and by month since the beginning of the readjustment allowance program for all States combined. Selected data on activities under the program, for the Nation as a whole, are summarized in table 2. (State distributions of initial and continued claims, weeks compensated, and payments to unemployed veterans appear each month in the Employment Security section of the BULLETIN.)

By the end of 1946, unemployed veterans had filed 9.6 million initial claims and 80.8 million continued claims; some 5.8 million claimants had received at least one benefit check. Of the \$1.6 billion disbursed to unemployed veterans since the beginning of the program, \$1.5 billion was paid out during 1946; this amount exceeded by \$396 million the record expenditures for benefits to unemployed civilian workers from the State unemployment insurance funds. An additional \$264 million, of which \$252 million was expended in 1946, was paid to self-employed veterans who had failed to earn as much as \$100 a month in their own businesses.¹

¹ For summary of provisions for self-employed veterans see the *Bulletin* for July 1946, pp. 48-49.

Table 1.—Income payments to individuals, by specified period, 1940-47

[Corrected to June 5, 1947]

Year and month	Total	Compensation of employees ²	Entrepreneurial income, net rents, and royalties	Dividends and interest	Public aid ³	Social insurance and related payments ⁴	Military and subsistence allowances ⁵
Amount (in millions)							
1940	\$76,210	\$48,218	\$14,313	\$9,175	\$2,675	\$1,801	\$28
1941	92,710	60,262	18,599	9,761	2,325	1,744	19
1942	117,311	79,970	23,933	9,771	1,647	1,844	146
1943	143,089	101,813	27,161	10,389	907	1,703	1,026
1944	156,721	112,043	28,017	11,195	942	1,970	2,554
1945	160,607	111,360	29,894	12,304	990	2,925	3,134
1946	164,666	107,133	34,688	15,572	1,181	6,288	1,804
1946							
April	13,234	8,739	2,609	1,098	98	565	130
May	13,421	8,747	2,745	1,107	94	575	153
June	13,486	8,839	2,717	1,127	95	566	142
July	14,029	9,027	3,069	1,143	98	558	136
August	14,111	9,164	3,004	1,153	97	553	140
September	13,804	9,143	2,735	1,161	99	530	136
October	14,245	9,110	3,192	1,169	107	500	167
November	14,513	9,229	3,337	1,175	110	468	194
December	14,644	9,336	3,333	1,185	114	489	187
1947							
January	14,756	9,367	3,347	1,195	117	546	184
February	14,754	9,419	3,280	1,209	118	555	173
March	14,805	9,442	3,305	1,221	121	535	181
April	14,672	9,379	3,224	1,233	122	533	181
Percentage distribution							
April 1946	100.0	66.0	19.7	8.3	0.7	4.3	1.0
April 1947	100.0	63.9	22.0	8.4	.8	3.6	1.2

¹ Compensation of employees; entrepreneurial income, net rents, and royalties; and dividends and interest adjusted for seasonal variation.

² Wage and salary payments minus deductions for employee contributions to social insurance and related programs. Includes industrial pensions, payments to the armed forces, mustering-out pay, and, beginning September 1946, terminal-leave pay.

³ Payments to recipients under 3 special public assistance programs and general assistance. For 1940-43, includes earnings of persons employed by NYA, WPA, and CCC, and value of food stamps under food stamp plan; for 1940-42, includes farm subsistence payments.

⁴ Payments of old-age and survivors insurance,

railroad retirement, Federal, State, and local retirement, workmen's compensation, veterans' pensions and compensation, State sickness compensation, State and railroad unemployment insurance, and readjustment allowances to unemployed and self-employed veterans.

⁵ Government portion of payments to dependents of members of the armed forces (portion deducted from military pay included under compensation of employees as part of military pay rolls), subsistence allowances to veterans under the Servicemen's Readjustment Act, and veterans' bonus.

Source: Department of Commerce, Office of Business Economics.

About 82 percent of the initial claims were filed by the end of 1946 and 92 percent of the continued claims were filed during that year. For the Nation as a whole, January 1946 was the peak month for the filing of initial claims; more than 1 million claims

were received during that month from unemployed veterans. The monthly volume then began to taper off, except for small peaks in May and July, and reached a low point for 1946 in November, when the initial claims load was less than half that in Janu-

Table 2.—Readjustment allowances: Selected data, 1944, 1945, and 1946

Item	Unemployment			Self-employment		
	1946	1945	1944	1946	1945	1944
Initial claims	7,881,294	1,619,358	63,477	2,751,336	145,035	1,751
New	5,030,665	1,423,956	57,477	400,388	44,800	1,178
Additional	2,850,629	195,402	6,000	2,350,948	100,235	573
Continued claims	74,242,180	6,286,231	230,585	(1)	(1)	(1)
Weeks compensated	74,771,655	(1)	(1)	(1)	(1)	(1)
First payments	4,791,166	21,057,121	(1)	(1)	(1)	(1)
Exhaustions	102,260	7,764	5	46,394	2,804	0
Benefits paid (thousands)	\$1,491,294	\$114,955	\$4,113	\$252,424	\$11,675	\$102

¹ Not available.

² Partly estimated.

Table 3.—Selected social insurance and related programs, by specified period, 1940-47

[In thousands; data corrected to June 25, 1947]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs			Readjustment allowances to self-employed veterans ¹⁴					
		Monthly retirement and disability benefits ¹				Survivor benefits						State sickness compensation laws ¹¹	State unemployment insurance laws ¹²	Service men's Readjustment Act ¹³	Railroad Unemployment Insurance Act ¹⁵					
		Social Security Act ²		Railroad Retirement Act ³		Civil Service Commission ⁴		Veterans Administration ⁵		Social Security Act ⁶										
		Social Security Act ²	Railroad Retirement Act ³	Civil Service Commission ⁴	Veterans Administration ⁵	Social Security Act ⁶	Railroad Retirement Act ⁷	Veterans Administration ⁸	Social Security Act	Railroad Retirement Act	Civil Service Commission ⁴	Veterans Administration ¹⁰								
Number of beneficiaries																				
1946																				
April	709.5	178.7	96.8	1,984.7	641.6	4.5	766.0	17.0	2.0	1.5	4.6	5.3	1,402.4	1,626.1	51.7	233.0				
May	821.9	179.8	98.5	2,069.0	652.1	4.5	783.3	17.3	1.7	2.1	5.1	7.6	1,314.9	1,742.7	66.7	279.2				
June	841.3	180.6	99.1	2,130.4	660.8	4.5	789.8	16.2	1.7	2.7	5.1	7.4	1,174.1	1,781.5	74.9	261.8				
July	861.2	181.6	100.5	2,179.7	666.7	4.5	790.0	15.1	1.7	2.6	4.2	6.6	1,068.7	1,724.3	42.6	326.8				
August	881.2	182.5	101.6	2,203.1	672.7	4.5	804.7	15.6	1.7	2.2	5.4	5.8	980.2	1,669.2	49.1	332.5				
September	897.2	183.4	102.7	2,237.2	682.0	4.5	817.4	12.9	1.4	1.7	5.3	4.8	838.9	1,492.2	51.8	249.9				
October	913.6	184.2	104.9	2,287.8	700.2	4.5	842.2	13.3	1.2	1.6	5.3	4.4	709.6	1,932.7	54.9	156.9				
November	926.5	184.6	104.9	2,287.8	700.2	4.5	842.2	13.3	1.2	1.6	5.3	4.4	709.6	1,932.7	54.9	156.9				
December	935.6	185.0	106.5	2,314.4	706.7	4.5	849.4	15.1	.8	1.6	6.0	6.4	747.9	987.9	70.3	155.4				
1947																				
January	956.6	185.2	108.2	2,332.2	715.7	4.5	871.3	15.8	.9	2.0	7.0	17.3	892.6	1,148.6	88.2	167.0				
February	983.0	185.8	107.6	2,346.2	725.8	11.6	873.1	14.0	1.4	1.2	6.3	21.8	903.9	1,148.9	83.1	172.0				
March	1,003.8	186.3	109.0	2,352.9	735.0	22.1	876.9	16.7	.6	1.8	7.3	23.5	974.1	1,073.0	75.6	231.0				
April	1,023.7	188.6	110.5	2,356.1	747.9	28.2	878.8	19.9	1.1	1.6	8.0	26.0	928.7	903.3	69.1	223.6				
Amount of benefits ¹⁶																				
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$2,497	\$5,810	\$3,960	-----	\$518,700	\$15,961	-----				
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	3,421	6,170	4,352	-----	344,321	14,537	-----				
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	4,114	6,108	4,120	-----	344,064	6,268	-----				
1943	921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	5,560	7,344	4,250	\$2,857	79,643	917	-----				
1944	1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	6,591	7,863	4,784	5,035	62,385	\$4,113	\$82	\$102			
1945	2,067,434	157,391	137,140	98,742	697,830	104,231	1,772	254,238	26,135	8,138	10,244	5,049	4,669	445,866	114,955	2,359	11,675			
1946	5,152,223	230,285	149,188	96,418	1,268,984	130,130	1,817	333,640	27,267	9,127	13,992	7,491	4,760	1,095,475	1,491,294	39,917	252,424			
1946																				
April	475,168	17,205	11,954	7,861	96,965	9,772	143	26,919	2,442	883	942	463	385	110,672	160,071	3,175	25,315			
May	472,101	17,696	12,036	7,970	99,344	9,937	143	27,025	2,461	797	1,250	527	551	103,889	155,175	4,238	25,060			
June	453,730	18,129	12,101	7,987	98,554	10,082	144	25,986	2,335	792	1,473	492	533	92,982	150,063	4,414	27,663			
July	461,203	18,586	12,175	8,020	101,726	10,186	144	26,455	2,187	818	1,477	450	477	88,408	152,648	2,479	34,965			
August	449,195	19,036	12,241	8,112	103,076	10,290	145	26,324	2,266	854	1,213	797	417	78,047	148,016	3,170	24,281			
September	419,623	19,389	12,314	8,342	117,547	10,436	145	30,687	1,892	692	987	787	339	63,216	124,082	3,409	25,359			
October	400,748	19,765	12,375	8,364	124,720	10,609	146	31,066	2,476	745	1,211	928	337	64,433	100,380	3,902	19,292			
November	368,858	20,048	12,407	8,421	133,700	10,729	145	30,737	1,986	661	1,180	806	316	54,097	74,421	3,618	15,591			
December	385,208	20,248	12,442	8,568	136,760	10,833	145	29,760	2,266	439	1,071	890	468	59,370	81,964	4,665	15,317			
1947																				
January	438,399	20,712	12,988	8,592 ¹⁶	143,105	10,983	147	16,32,765	2,387	519	1,416	16,1,040	1,297	74,755	106,586	5,685	15,421			
February	405,385	21,311	13,035	8,794 ¹⁶	137,939	11,156	355	16,31,372	2,119	798	896	16,940	1,571	65,910	88,364	4,851	15,975			
March	422,649	21,785	13,079	8,874 ¹⁶	141,149	11,314	663	16,31,532	2,533	334	1,269	16,1,090	1,872	71,524	89,052	4,954	21,624			
April	417,025	22,238	13,242	8,984 ¹⁶	141,680	11,532	840	16,32,499	3,026	487	1,279	16,1,200	2,131	71,569	78,806	4,299	23,213			

¹ Old-age retirement benefits under all acts, disability retirement benefits under the Railroad Retirement and the Civil Service Retirement Acts, and disability payments to veterans.

² Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

³ Age and disability annuities and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

⁴ Retirement and disability benefits include survivor benefits under joint and survivor elections. Payments principally from civil-service retirement and disability fund but also include payments from Canal Zone and Alaska Railroad Retirement and disability funds administered by the Civil Service Commission. Monthly retirement payments include accrued annuities to date of death paid to survivors. Refunds to employees leaving the service are not included but are summarized twice a year in the *Bulletin*.

⁵ Veterans' pensions and compensation.

⁶ Widow's, widow's current, parent's, and child's benefits. Partly estimated.

⁷ Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

⁸ Payments to widows, parents, and children of deceased veterans.

⁹ Number of decedents on whose account lump-sum payments were made, and amount certified for payment.

¹⁰ Payments for burial of deceased veterans.

¹¹ Compensation for temporary disability payable in Rhode Island beginning April 1943 and in California beginning December 1946. Number represents average weekly number of beneficiaries. Annual amounts adjusted for voided benefit checks; monthly amounts not adjusted.

¹² Readjustment allowances to unemployed veterans only. Number before May 1946 represents average weekly number of veterans paid unemployment allowances during weeks ended in the month; number beginning May 1946 represents average weekly number of continued claims during weeks ended in the month.

¹³ Number represents average number of persons receiving benefits for unemployment in a 14-day registration period. Annual amounts adjusted for underpayments and recoveries of overpayments; monthly figures not adjusted.

¹⁴ Number before January 1947 represents number of veterans paid during month; number beginning January 1947 represents number of claims paid during month under the Servicemen's Readjustment Act.

¹⁵ Payments to individuals: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State sickness compensation programs and under the Service's Readjustment Act.

¹⁶ Preliminary estimate.

Source: Based on reports of administrative agencies.

ary. A 44-percent rise in December from the November low point was probably due in large part to seasonal factors.

Continued claims moved upward for almost a year following V-day. From 261,000 in August 1945, they rose continuously until May 1946, declined somewhat in June, and then reached a high point of 7.8 million in July. The volume then tapered off to 3.7 million in November and again turned upward in December.

The heaviest claims loads for both initial and continued claims for unemployment allowances were in the large

industrial States. This experience follows the pattern of civilian claims but is in contrast to activities under the self-employment phase of the readjustment allowance program, in which most of the claims are filed in predominantly rural States. In 1946, 15.6 percent of the initial claims for unemployment were filed by veterans in New York; Pennsylvania received 8.5 percent of the claims and California, 7.6 percent. Two other States—Illinois and Michigan—each received more than 5 percent of the initial claims filed in 1946.

Since average duration of benefits

varies widely among the States, the distribution of continued claims differed somewhat from that of initial claims—some States received a larger, and some a smaller, proportion of initial than continued claims. New York, where 12.3 percent of the claims received in 1946 were filed, led the States in continued claims receipts and was closely followed by Pennsylvania, which received 12 percent of the total. The average beneficiary experienced roughly 1.6 spells of unemployment in 1946 and received benefits for about 9 weeks. Average duration ranged from less than 4

Table 4.—Readjustment allowances paid to unemployed veterans, by State and month, 1946

[In thousands; corrected to Apr. 1, 1947]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total, 1944	\$4,112.9									\$307.7	\$747.6	\$1,139.6	\$2,017.9
Total, 1945	114,955.3	\$2,441.7	\$2,413.0	\$3,139.0	\$2,540.0	\$2,500.6	\$3,572.0	\$3,777.9	\$5,012.6	7,456.7	14,088.5	25,769.9	42,243.7
Total, 1946	1,491,293.5	83,321.0	112,194.9	148,955.9	160,071.1	155,175.4	150,063.3	152,648.4	148,016.2	124,081.7	100,380.0	74,420.8	81,964.0
Alabama	28,758.6	1,568.8	1,915.1	2,565.4	2,588.1	2,973.1	2,787.1	3,316.4	3,374.2	2,707.9	1,995.3	1,428.5	1,538.6
Alaska	192.2	15.9	19.3	26.6	26.4	23.4	7.9	5.0	3.4	3.1	9.7	22.4	28.9
Arizona	4,765.2	286.9	334.3	507.1	462.6	597.8	482.5	490.8	491.8	371.4	256.0	222.1	262.0
Arkansas	24,081.9	1,843.7	2,040.5	2,530.0	2,593.1	2,529.4	2,229.0	2,105.4	2,311.9	1,927.8	1,485.4	1,146.3	1,339.4
California	78,954.4	4,991.1	6,456.7	8,377.4	8,840.3	8,150.5	7,030.8	7,622.8	6,991.6	5,691.0	4,549.4	4,436.5	5,817.4
Colorado	6,384.7	2,260.6	555.1	785.8	742.1	686.0	665.2	635.2	589.6	468.3	271.8	272.7	442.4
Connecticut	18,084.1	1,101.8	1,380.5	2,240.6	2,264.5	2,108.5	1,860.9	2,033.1	1,957.0	1,451.9	854.3	469.5	341.5
Delaware	2,688.5	191.8	253.9	310.8	279.5	271.1	231.7	247.9	232.0	194.2	150.5	148.8	176.3
District of Columbia	5,608.9	226.4	297.1	480.7	493.3	547.4	574.0	626.3	692.3	599.3	445.1	304.4	352.3
Florida	18,183.3	734.2	931.1	1,255.1	1,567.1	1,576.4	1,529.2	1,853.3	2,290.9	2,083.1	1,813.1	1,300.8	1,249.0
Georgia	20,854.3	1,604.4	2,097.7	3,200.6	2,908.8	3,123.9	2,784.9	3,259.8	3,112.5	2,731.0	2,060.3	1,418.2	1,582.4
Hawaii	126.4	1.8	3.8	6.0	6.5	7.4	5.4	8.8	12.6	14.0	16.7	18.7	24.6
Idaho	1,451.7	147.4	203.2	207.9	263.6	161.2	83.9	64.8	54.9	34.9	15.5	21.8	102.4
Illinois	67,208.3	2,378.3	4,812.5	6,840.5	6,884.5	7,647.6	7,443.2	7,155.2	7,665.8	5,713.0	4,109.3	2,718.4	3,039.9
Indiana	32,449.9	2,080.1	3,087.5	4,035.7	4,144.9	3,489.9	3,277.3	3,176.6	2,907.8	1,644.0	1,895.2	1,314.2	1,396.6
Iowa	14,375.6	967.1	1,536.1	1,972.7	1,566.9	1,352.3	1,263.6	1,373.3	1,241.7	1,041.1	838.8	547.9	674.1
Kansas	13,521.1	846.2	1,154.6	1,535.0	1,508.5	1,423.4	1,452.9	1,275.0	1,203.9	962.6	732.6	598.6	738.0
Kentucky	46,892.7	1,040.9	1,621.0	3,351.5	5,844.6	5,571.3	4,874.0	4,779.1	3,911.2	4,245.8	4,675.0	3,723.4	3,284.8
Louisiana	24,705.8	667.7	994.6	1,524.8	2,699.1	2,594.3	2,415.7	2,827.7	2,909.8	2,600.9	2,255.2	1,786.7	1,480.0
Maine	9,374.5	470.4	658.5	984.0	1,010.5	1,005.8	1,012.8	966.1	1,022.5	707.8	540.0	380.0	616.0
Maryland	19,519.0	1,082.2	1,606.0	2,094.2	2,226.3	2,270.3	1,905.1	1,888.3	1,703.2	1,551.1	1,257.4	905.7	1,029.3
Massachusetts	68,291.8	3,705.4	5,051.2	6,802.8	6,846.9	7,011.1	6,500.1	6,892.0	7,207.8	5,990.6	5,050.6	3,707.1	3,526.2
Michigan	72,347.5	6,617.6	9,881.3	9,131.9	8,630.4	7,367.5	7,249.2	6,700.2	5,871.2	4,399.3	3,004.8	2,324.2	3,110.0
Minnesota	28,927.5	2,235.1	3,015.1	3,639.6	3,593.8	3,002.0	2,494.3	2,733.1	2,387.2	2,035.5	1,431.8	996.0	1,369.4
Mississippi	10,944.8	594.2	727.7	1,083.2	1,193.4	938.1	979.9	1,284.3	1,369.3	808.2	813.7	578.3	574.5
Missouri	47,617.0	2,478.2	3,612.0	4,540.8	5,195.1	4,892.4	4,878.4	5,258.3	4,880.5	4,069.4	3,108.3	2,157.9	2,550.4
Montana	3,943.4	327.7	451.3	595.4	487.5	405.3	365.4	326.5	225.3	187.7	137.8	154.5	279.0
Nebraska	3,857.3	160.1	314.1	423.2	385.4	358.1	383.2	374.4	427.2	337.0	267.1	191.4	237.0
Nevada	638.9	42.1	61.0	70.0	64.2	57.3	53.6	50.6	44.6	39.4	40.4	45.2	
New Hampshire	3,337.7	245.7	316.2	367.4	541.9	383.5	309.1	270.2	256.2	232.4	154.5	115.7	144.9
New Jersey	67,511.5	3,467.9	4,916.0	6,209.6	6,293.6	6,509.9	6,768.3	7,192.8	7,161.3	6,217.8	5,236.7	3,623.7	3,853.7
New Mexico	4,151.2	221.9	342.0	509.9	521.2	519.7	392.9	418.9	349.1	233.6	176.8	196.4	248.9
New York	182,013.0	10,912.0	13,648.0	18,792.2	18,517.5	18,880.9	18,342.3	18,518.9	17,831.8	16,281.0	12,941.2	8,710.6	8,638.7
North Carolina	20,306.8	882.0	1,355.0	1,959.2	2,132.6	2,415.8	2,301.6	2,364.7	2,277.3	1,786.0	1,152.2	831.6	841.9
North Dakota	1,858.1	121.7	229.6	357.4	281.1	194.3	139.9	191.4	85.2	45.6	36.9	52.1	122.8
Ohio	57,842.7	2,167.5	3,519.5	6,244.0	7,094.6	6,654.7	6,196.3	6,552.2	5,055.0	5,720.9	3,561.6	2,884.7	2,685.9
Oklahoma	22,972.3	781.9	1,261.3	1,944.3	2,192.3	2,639.3	2,183.0	2,028.2	3,251.9	2,132.0	2,004.4	1,031.9	1,527.8
Oregon	8,599.5	726.4	1,032.3	1,225.5	1,028.7	787.7	771.9	592.1	604.2	445.5	349.0	395.9	645.2
Pennsylvania	177,478.3	10,308.9	14,279.3	16,567.0	17,615.1	17,395.1	18,954.7	17,478.0	17,419.8	14,587.8	12,712.5	9,131.0	11,029.1
Puerto Rico	24,131.6	1,384.3	1,453.5	1,883.5	2,397.7	2,713.8	2,849.6	2,600.4	2,482.2	1,785.6	1,557.5	1,526.1	1,497.4
Rhode Island	9,974.8	321.1	520.7	708.2	929.8	964.4	954.2	1,182.9	1,170.5	1,042.6	831.3	646.7	702.3
South Carolina	15,968.6	847.8	854.3	1,204.3	1,437.3	1,412.3	1,346.2	1,674.2	1,803.3	1,651.4	1,386.3	1,110.8	1,150.3
South Dakota	2,103.2	104.3	123.2	277.2	256.0	212.3	207.9	250.2	195.8	145.8	130.1	81.9	118.6
Tennessee	41,422.2	1,445.2	3,318.5	3,729.3	3,869.1	4,130.7	3,650.4	4,670.4	4,218.5	3,936.2	3,496.4	2,607.5	2,350.1
Texas	70,230.7	4,000.5	4,496.5	5,377.7	9,143.2	6,424.5	7,775.2	7,321.9	7,404.1	5,610.7	5,009.4	4,216.1	3,450.9
Utah	4,700.3	257.5	426.2	662.5	532.0	558.6	501.2	469.4	410.1	325.7	173.3	139.3	244.5
Vermont	1,592.8	157.5	186.5	243.1	211.0	177.7	132.3	123.8	112.5	94.8	55.9	37.6	59.1
Virginia	19,907.3	974.9	1,156.1	1,971.6	1,966.9	2,058.7	2,182.1	2,243.3	2,031.8	1,768.5	1,431.2	960.4	1,161.7
Washington	11,916.8	849.6	1,010.3	1,530.4	1,395.6	1,120.1	1,043.5	918.0	927.0	774.3	679.1	666.8	1,102.1
West Virginia	39,777.2	2,158.8	2,880.3	3,361.0	4,141.8	4,638.5	4,081.8	4,192.9	3,914.0	3,261.3	2,545.9	2,036.5	2,504.5
Wisconsin	19,301.4	1,283.4	1,726.5	2,521.7	2,368.8	2,109.3	2,104.9	1,976.3	1,783.9	1,369.5	783.0	572.4	701.5
Wyoming	525.4	32.2	63.9	99.5	89.4	65.4	49.0	34.8	21.5	16.1	8.3	10.8	34.5

Source: Veterans Administration, Readjustment Allowance Service.

weeks in Hawaii and Wyoming to more than 10 weeks in 16 States and Puerto Rico.

More than half the \$1.5 billion in payments to unemployed veterans under the readjustment allowance program was concentrated in nine States (table 4). Two of these—New York and Pennsylvania—accounted for one-fourth of the total amount disbursed, while the other seven States—California, Illinois, Massachusetts, Michigan, New Jersey, Ohio, and Texas—accounted for almost a third. For the Nation as a whole, as

noted above, payments reached a peak in April 1946, after having risen continuously for 10 months; they declined in May and dropped further in June, leveled off during the next 2 months, and then continued downward, with a moderate upturn in December, when the total was about half that in the high month of 1946.

Self-employed veterans received \$252 million in 1946 (table 5). Since most of the claims for self-employment allowances are filed by farmers, payments are concentrated in pre-

dominantly rural States. Six of the seven States—Alabama, Arkansas, Mississippi, Missouri, North Carolina, Tennessee, and Texas—which together disbursed 52 percent of the total amount are in the South, while the other seven Southern States accounted for another 19 percent of the total. For all States combined, payments reached a peak during July and August and then turned down during the rest of the year, though December payments were nearly three and one-half times those in January.

Table 5.—*Readjustment allowances paid to self-employed veterans, by State and month, 1946*

[Corrected to Apr. 1, 1947]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Total, 1944	\$102,140											\$28,470	\$73,670
Total, 1945	11,675,354	\$126,124	\$224,936	\$403,673	\$623,319	\$896,884	\$1,059,178	\$1,210,149	\$1,222,668	\$1,204,737	\$1,254,139	1,338,300	2,111,247
Total, 1946	282,423,514	4,484,397	6,407,475	14,627,460	25,318,320	29,060,388	27,663,306	34,965,062	34,281,321	25,358,964	19,291,557	15,591,459	15,316,805
Alabama	18,087,590	178,028	295,648	798,423	1,112,324	1,949,610	1,981,474	2,916,837	3,774,319	2,037,212	1,481,584	757,073	805,058
Alaska	51,936	691	1,269	2,033	3,738	4,839	5,108	5,383	3,300	5,091	5,397	8,514	6,573
Arizona	368,905	8,646	12,665	24,265	31,188	38,070	42,186	43,990	45,781	40,565	34,381	29,026	18,182
Arkansas	17,287,841	233,988	657,751	1,450,302	2,331,979	2,095,043	2,190,526	2,101,301	1,961,223	1,691,391	1,321,734	606,002	646,601
California	4,319,048	118,681	139,608	355,232	356,842	437,738	523,566	469,457	443,953	340,002	359,032	408,345	405,435
Colorado	3,616,855	41,603	82,732	199,100	278,024	385,239	462,613	443,989	414,710	389,126	350,257	284,132	285,330
Connecticut	365,310	1,668	5,721	22,253	30,320	25,756	36,126	37,610	39,917	55,184	36,435	28,682	45,438
Delaware	159,718	2,464	3,572	6,300	9,306	16,311	18,469	19,504	16,355	16,985	15,196	16,867	18,389
District of Columbia	112,747	7,028	2,422	9,358	8,655	7,979	9,451	9,003	9,275	9,544	14,070	12,385	13,577
Florida	4,158,622	147,589	202,612	324,470	498,707	452,948	394,410	416,757	389,966	322,171	397,680	303,404	307,908
Georgia	10,760,458	100,120	93,073	768,904	1,611,440	1,340,716	1,177,507	1,477,376	1,135,447	934,436	826,091	640,882	654,466
Hawaii	44,396	0	200	586	496	2,344	1,000	2,250	1,200	1,384	2,215	941	1,780
Idaho	1,353,105	18,176	27,330	35,665	76,355	132,940	208,138	232,670	211,487	153,958	127,512	52,853	76,021
Illinois	2,952,781	37,131	62,590	90,848	260,750	249,870	322,368	348,544	366,966	311,369	431,965	241,830	228,246
Indiana	2,972,134	39,559	82,432	151,836	176,610	390,904	379,227	388,257	339,246	319,693	295,869	201,322	206,179
Iowa	8,109,690	80,667	140,699	316,485	520,369	493,812	1,382,844	1,094,294	1,173,829	929,106	853,722	579,602	513,895
Kansas	6,112,759	147,254	217,315	351,887	452,540	778,420	728,688	634,028	548,345	567,584	529,446	648,105	509,147
Kentucky	6,202,326	44,999	54,404	182,120	270,622	378,528	590,825	895,233	1,081,290	888,329	497,807	722,902	505,211
Louisiana	9,251,016	399,753	507,079	1,047,990	1,122,828	994,462	433,960	1,109,217	1,225,328	947,896	653,410	417,958	391,135
Maine	690,660	7,023	15,743	33,378	47,213	59,270	82,382	86,374	88,160	73,362	68,026	68,806	55,921
Maryland	742,361	8,856	13,801	29,965	43,564	59,894	76,577	82,267	85,862	86,971	83,569	83,602	87,433
Massachusetts	1,004,535	25,044	39,114	61,727	64,842	82,536	65,096	117,265	82,186	94,940	143,942	107,432	120,411
Michigan	3,025,423	22,816	40,034	65,660	138,747	197,596	272,575	287,283	515,995	577,875	379,836	184,071	342,935
Minnesota	4,759,144	170,395	139,687	302,483	285,823	373,098	336,225	972,073	729,784	469,174	336,315	279,735	344,352
Mississippi	22,643,014	255,294	411,405	1,216,414	1,968,256	2,559,913	2,645,949	3,842,293	2,737,988	2,677,319	0	2,036,901	1,291,282
Missouri	13,070,592	328,244	580,567	910,425	1,301,794	1,356,922	1,305,190	1,559,297	1,327,547	1,331,103	1,128,244	874,091	1,057,167
Montana	2,887,743	89,319	150,502	199,885	272,294	329,346	353,667	367,448	344,522	221,650	194,106	182,554	202,450
Nebraska	4,528,659	33,346	73,216	114,704	200,636	503,215	436,522	666,584	683,338	356,527	528,160	447,427	394,984
Nevada	100,780	1,399	1,900	5,214	8,595	9,526	9,663	17,868	13,290	10,802	7,453	7,316	7,754
New Hampshire	176,800	6,667	9,897	15,107	14,692	13,098	17,563	21,443	9,783	17,522	19,416	13,216	18,396
New Jersey	828,210	15,830	10,724	53,389	53,194	66,631	75,334	81,007	101,031	96,983	51,294	123,044	99,749
New Mexico	1,632,847	30,240	60,561	81,696	127,040	208,002	138,985	230,010	290,505	203,274	137,623	48,333	76,578
New York	5,018,520	117,338	164,634	246,727	375,891	455,081	475,353	614,400	544,335	521,243	559,384	454,716	509,398
North Carolina	18,409,042	113,163	231,560	615,923	1,963,366	3,781,504	2,460,135	2,953,189	2,549,171	1,593,955	1,124,265	521,930	500,879
North Dakota	2,303,835	56,214	73,215	148,539	201,799	299,707	378,686	378,323	333,415	102,218	130,961	94,352	105,406
Ohio	3,017,353	49,997	64,864	72,858	206,608	279,907	357,677	498,890	333,875	240,708	342,873	264,138	304,958
Oklahoma	8,046,678	160,505	172,066	448,796	635,280	781,792	597,684	1,068,587	1,834,323	656,803	613,527	461,523	615,732
Oregon	1,940,907	51,838	69,389	131,514	197,003	266,515	228,527	220,485	202,819	167,118	135,630	169,327	147,742
Pennsylvania	1,416,625	25,559	35,700	55,014	81,091	92,854	115,263	136,722	113,693	212,512	36,469	209,236	302,212
Puerto Rico	15,118	648	961	1,961	1,361	2,701	1,368	193	559	1,545	1,586	1,527	708
Rhode Island	110,066	2,195	4,477	5,341	9,202	8,365	16,913	14,262	6,604	17,166	12,043	8,707	10,791
South Carolina	6,676,512	119,621	109,991	362,934	666,825	790,399	496,615	1,753,516	988,011	507,270	322,670	268,458	288,902
South Dakota	3,721,727	32,815	55,916	144,520	246,901	437,187	318,608	594,091	467,764	381,581	386,141	320,451	317,752
Tennessee	17,416,442	255,204	230,741	820,356	2,594,416	2,113,513	1,893,186	2,120,717	1,882,626	1,449,871	2,174,421	1,030,629	850,762
Texas	23,923,887	772,267	874,776	1,894,130	3,664,023	2,991,330	2,655,262	2,674,638	2,880,094	2,310,031	1,437,431	842,746	927,159
Utah	1,002,929	13,294	19,922	42,871	82,636	84,063	103,320	106,943	168,359	191,073	78,072	66,145	46,211
Vermont	200,997	7,627	10,966	15,307	19,604	22,156	24,903	18,490	18,824	15,823	19,038	13,535	14,721
Virginia	2,768,845	26,653	79,608	160,641	254,413	310,803	345,755	368,272	310,789	354,545	250,473	155,925	150,968
Washington	1,530,661	31,926	55,411	89,280	118,679	156,573	177,441	178,231	167,457	148,041	129,684	131,025	146,913
West Virginia	563,732	3,318	8,058	18,464	53,366	42,064	69,943	60,295	80,535	60,793	68,735	55,155	43,006
Wisconsin	1,454,547	31,776	54,669	96,129	114,191	154,136	155,929	156,536	148,472	132,060	144,652	124,243	141,754
Wyoming	601,086	9,621	14,255	27,049	40,708	65,085	66,524	70,781	67,667	55,490	26,743	29,285	27,878

Source: Veterans Administration, Readjustment Allowance Service.

Hospital Survey and Construction Allotments

Preliminary estimates of State allotments under the Hospital Survey and Construction Act were published in the October 1946 BULLETIN. Since that time the allotments have been revised on the basis of population as of July 1, 1945, as certified by the Bureau of the Census. The total amounts, of course, are the same as in the earlier table, but the allocation among the States is slightly different.

Table 6.—State allotments under the Hospital Survey and Construction Act¹

State ²	Survey and planning ³	Construction ⁴
Total	\$3,000,000	\$75,000,000
Alabama	62,328	2,887,725
Alaska	10,000	41,400
Arizona	13,524	452,175
Arkansas	39,396	1,968,075
California	185,808	1,957,575
Colorado	24,402	657,150
Connecticut	40,572	421,800
Delaware	10,000	86,625
District of Columbia	18,110	298,350
Florida	47,040	1,461,375
Georgia	68,796	2,978,400
Hawaii	10,000	222,975
Idaho	10,584	293,400
Illinois	172,578	2,770,725
Indiana	77,616	1,727,625
Iowa	51,156	1,374,450
Kansas	37,926	933,450
Kentucky	57,624	2,589,000
Louisiana	53,608	2,156,475
Maine	17,640	454,725
Maryland	46,158	870,300
Massachusetts	93,492	1,595,025
Michigan	124,362	2,171,550
Minnesota	56,742	1,655,175
Mississippi	45,570	2,403,300
Missouri	79,674	2,281,875
Montana	10,290	231,750
Nebraska	25,460	684,975
Nevada	10,000	47,575
New Hampshire	10,584	342,375
New Jersey	93,786	1,313,550
New Mexico	11,172	457,425
New York	282,534	2,943,825
North Carolina	76,146	3,431,550
North Dakota	11,760	308,325
Ohio	156,114	2,692,125
Oklahoma	44,394	1,640,175
Oregon	27,342	460,725
Pennsylvania	209,328	4,550,700
Puerto Rico	46,746	2,461,875
Rhode Island	15,876	280,125
South Carolina	41,160	1,976,250
South Dakota	12,054	359,475
Tennessee	64,680	2,673,000
Texas	144,942	4,840,125
Utah	13,524	365,100
Vermont	10,000	214,650
Virginia	64,386	2,204,800
Washington	44,688	512,100
West Virginia	39,396	1,555,350
Wisconsin	67,032	1,622,400
Wyoming	10,000	144,975

¹ Based on estimated civilian population as of July 1, 1945, as certified by the Bureau of the Census, U. S. Department of Commerce.

² Includes Puerto Rico.

³ Based solely on State population.

⁴ Based on a formula which takes into consideration both population and per capita income of the State.

Federal Grants to States, 1945-46

Federal grants to States, on a checks-issued basis, increased from \$730 million in the fiscal year 1944-45¹ to \$758 million in the fiscal year 1945-46, in contrast to declines in each of the 2 preceding fiscal years.

This increase continued the gradual upward trend of the past, a trend deviated from only in emergency periods. For social security and related purposes, Federal aid in 1945-46 amounted to \$612 million, of which \$421 million was granted for public assistance, \$56 million for unemployment insurance administration, and \$135 million for health and welfare programs. Public assistance grants increased 5 percent, and grants for

unemployment insurance administra-

tion increased 62 percent, over grants for similar purposes in the preceding fiscal year. The 57-percent increase in health and welfare grants is accounted for almost entirely by the inclusion in this category for the first time of funds allotted for the school lunch program.²

Grants for education, amounting to \$84 million in 1944-45, declined to \$34 million in 1945-46 as a result of the winding up of the program for the training of defense workers. Grants for public roads were \$75 million in 1945-46, somewhat less than in previous years; this figure probably represents the low point in the transition between the emergency

¹ See the Bulletin, June 1946, pp. 42-46.

² The School Lunch Act of June 4, 1946 (P. L. 396, 79th Cong., 2d sess.) provided for the channeling of the Federal funds for the program through State educational agencies. Thus, they may now be included among Federal grants to States. For a summary of the act see the Bulletin, August 1946, pp. 53-55.

Table 7.—Contributions and taxes under selected social insurance and related programs, by specified period, 1944-47

Period	[In thousands]				
	Retirement, disability, and survivors insurance			Unemployment insurance	
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment contributions ³	Federal unemployment taxes ⁴
Fiscal year:					
1944-45	\$1,309,919	\$486,719	\$285,038	\$1,251,958	\$184,544
1945-46	1,238,218	528,049	282,610	1,009,091	179,930
10 months ended:					
April 1945	989,713	440,107	216,140	1,078,986	170,632
April 1946	962,639	483,126	212,078	867,360	167,316
April 1947	1,111,160	438,624	255,861	802,458	171,552
1946					
January	60,752	21,690	1,349	106,107	3,014
February	268,945	22,049	5,293	135,903	11,174
March	6,634	22,872	65,240	5,828	1,440
April	62,317	124,223	2,257	95,266	2,245
May	284,345	23,617	7,617	154,956	9,908
June	8,339	20,234	75,540	5,510	1,145
July	69,952	16,410	2,137	92,214	2,213
August	276,193	23,754	4,720	110,690	9,325
September	7,185	23,028	77,772	10,097	789
October					
November					
December					
1947					
January	42,263	21,551	1,499	91,516	14,399
February	266,183	21,218	4,927	125,902	115,847
March	25,377	20,653	76,784	6,286	12,043
April	69,005	23,936	2,608	110,021	3,548

¹ Represents contributions of employees and employers in employment covered by old-age and survivors insurance.

² Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in July for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, through April 1946, contributions from employees in 4 States; employee contributions beginning May 21, 1946, in California and

beginning July 1, 1946, in Rhode Island are deposited in the respective State sickness insurance funds. Data reported by State agencies; corrected to June 9, 1947.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Represents July contributions of \$21.5 million from employees, and contributions for fiscal year 1946-47 of \$221.5 million from the Federal Government and of \$1.2 million from the District of Columbia for certain District Government employees.

Source: Daily Statement of the U. S. Treasury, unless otherwise noted.

Table 8.—Federal grants to States in relation to income payments and State tax collections, and per capita Federal grants, by State, fiscal year 1945-46¹

State (arrayed by per capita income)	Total grants to States			Grants under programs administered by Social Security Administration			Average per capita income, 1943-45	Per capita grants				
	Amount (in thousands)	As percent of income payments ²	As percent of State tax collections ³	Amount (in thousands)	As percent of income payments ²	As percent of State tax collections ³		Grants for social security and related programs				
								All grants	Total	Assistance payments and administration ⁴	Employment security administration ⁵	Health and welfare services ⁶
Total	\$757,874			\$476,922			62.9	\$5.63	\$4.54	\$3.18	\$0.42	\$1.00
Continental United States	750,039	0.49	12.6	476,135	0.31	8.0	63.5	\$1,108	5.68	4.60	3.19	.42
High-income group												
New York	383,184	.39	10.3	270,543	.27	7.3	70.6		5.30	4.56	3.17	.57
Connecticut	52,527	.26	6.3	36,685	.18	4.4	69.8	1,489	4.17	3.72	2.22	.70
California	7,535	.29	9.4	4,701	.18	5.9	62.4	1,480	4.22	3.59	2.04	.59
Washington	62,549	.48	10.1	45,262	.34	7.3	72.4	1,473	7.09	6.06	4.42	.71
Delaware	21,194	.71	12.8	14,949	.50	9.0	70.5	1,441	10.15	8.24	6.53	.63
New Jersey	1,562	.39	9.8	393	.10	2.5	25.2	1,371	5.45	3.12	.76	.61
District of Columbia	1,213	.21	7.7	7,414	.13	4.6	59.7	1,360	2.95	2.46	1.14	.63
Nevada	1,962	.15	4.2	1,031	.08	2.2	52.5	1,313	2.09	1.99	.77	.33
Illinois	2,106	1.07	29.8	616	.31	8.7	29.2	1,302	13.18	5.10	2.93	.93
Oregon	45,090	.43	14.3	35,110	.33	11.2	77.9	1,299	5.84	5.39	4.06	.49
Oregon	10,296	.66	18.4	5,729	.37	10.2	55.6	1,276	8.54	5.81	4.15	.60
Massachusetts	25,684	.46	13.0	20,583	.37	10.5	80.1	1,271	6.14	5.71	4.43	.49
Ohio	37,496	.42	11.8	27,705	.31	8.7	73.9	1,266	5.46	4.81	3.55	.48
Michigan	33,942	.51	11.6	24,361	.37	8.3	71.8	1,260	6.20	5.39	3.71	.74
Rhode Island	3,391	.36	8.2	2,279	.24	5.5	67.2	1,258	4.37	3.87	2.48	.53
Maryland	7,709	.29	10.5	3,752	.14	5.1	48.7	1,222	3.63	2.58	1.37	.39
Pennsylvania	34,820	.31	10.8	25,544	.23	8.0	73.4	1,149	3.79	3.28	2.35	.43
Indiana	17,713	.44	13.7	11,875	.30	9.2	67.0	1,136	5.15	4.37	3.06	.39
Montana	5,195	.96	24.9	2,554	.47	12.3	49.2	1,133	6.76	5.18	.40	1.18
Middle-income group	132,224	.65	16.8	87,482	.43	11.1	66.2		7.13	5.70	4.46	.26
Wisconsin	15,269	.44	10.4	10,501	.30	7.2	68.8	1,091	5.17	4.42	3.30	.26
Kansas	9,724	.50	14.7	6,252	.32	9.4	64.3	1,080	5.59	4.49	3.20	.30
Maine	5,176	.62	16.3	3,363	.41	10.6	65.0	1,055	6.59	5.31	.31	.37
Nebraska	9,034	.67	26.3	4,983	.37	14.5	55.2	1,051	7.54	5.09	4.02	.14
North Dakota	5,220	.89	24.2	1,883	.32	8.7	36.1	1,051	10.02	4.70	3.45	.17
Iowa	13,355	.53	13.8	9,655	.38	10.0	72.3	1,044	5.91	5.20	4.15	.12
Utah	5,848	.91	19.0	3,516	.55	11.4	60.1	1,028	9.48	7.10	5.27	.43
Wyoming	2,920	1.07	29.6	879	.32	8.9	30.0	1,027	11.87	4.91	3.15	.41
Colorado	12,576	1.02	22.6	9,687	.78	17.4	77.0	1,025	11.22	9.67	8.42	.22
Idaho	4,676	.91	21.5	2,207	.43	10.1	47.2	1,008	9.35	5.78	4.04	.37
Missouri	27,548	.72	20.5	20,895	.55	15.5	75.8	991	7.75	6.74	5.55	.33
Minnesota	16,933	.64	14.8	11,432	.43	10.0	67.5	981	6.78	5.70	4.31	.27
South Dakota	3,936	.66	19.6	2,229	.37	11.1	56.6	966	7.09	5.07	.89	.12
Low-income group	234,631	.71	15.9	118,110	.36	8.0	50.3		5.71	4.18	2.64	.23
Vermont	2,234	.70	14.8	1,043	.33	6.9	46.7	958	7.20	4.91	2.88	.48
Florida	15,384	.64	13.9	10,220	.43	9.2	66.4	942	6.15	5.48	4.08	.21
Texas	44,849	.72	21.9	27,921	.45	13.6	62.3	804	6.61	5.25	3.91	.21
Arizona	5,252	.90	15.2	2,857	.49	8.5	54.0	800	8.33	5.75	4.14	.36
New Hampshire	2,880	.65	17.8	1,615	.36	9.9	55.9	801	6.39	4.01	3.08	.49
Virginia	8,855	.32	10.2	5,779	.10	5.2	31.3	875	2.59	1.85	.72	.18
Oklahoma	29,110	1.60	26.7	21,162	1.16	19.4	72.7	826	14.31	11.75	10.15	.25
West Virginia	8,798	.60	12.3	3,685	.25	5.2	41.9	776	5.10	5.42	1.81	.33
Louisiana	14,357	.75	11.4	7,478	.39	5.9	52.0	765	5.86	4.39	2.73	.31
New Mexico	5,324	1.24	18.1	1,762	.41	6.0	33.1	755	9.95	4.66	3.08	.26
Tennessee	15,300	.65	18.1	6,489	.27	7.6	42.1	747	5.31	3.55	1.98	.25
Georgia	16,799	.71	18.0	6,663	.28	7.1	39.7	710	5.26	3.08	1.84	.25
Kentucky	10,550	.55	13.8	4,506	.24	5.9	42.7	683	4.09	2.96	1.57	.18
North Carolina	13,514	.52	8.8	4,604	.18	3.0	34.1	681	3.86	2.75	1.12	.19
Alabama	13,487	.68	17.5	4,864	.25	6.3	36.1	660	4.80	3.05	1.52	.21
South Carolina	10,008	.79	16.2	3,223	.25	5.2	32.2	630	5.25	3.59	1.63	.16
Arkansas	9,143	.78	15.2	3,833	.33	6.4	41.9	597	5.14	3.64	1.88	.27
Mississippi	8,718	.75	13.2	3,476	.30	5.3	39.9	527	4.19	3.06	1.53	.15
Territories and possessions	7,831			783			10.0		2.95	1.59	1.12	.33
Alaska	772			332			43.0		9.48	7.53	2.92	1.15
Hawaii	3,509			451			12.9		7.66	2.47	.81	.18
Puerto Rico	3,493								1.67	1.16		.16
Virgin Islands	57								2.10	2.10		.20

¹ Grants data are from *Annual Report of the Secretary of the Treasury on the State of the Finances for Fiscal Year Ended June 30, 1946*, table 103, and other Treasury reports, and are on a checks-issued basis. Per capita grants are based on population as of July 1, 1945, estimated by the Bureau of the Census.

² Based on 1945 income payments from the *Survey of Current Business*, August 1946, p. 20.

³ Based on State tax collections data for the fiscal year 1946 from the Bureau of the Census, *State Finances*, Vol. 2, No. 1, preliminary.

⁴ Old-age assistance, aid to dependent children, and aid to the blind under the Social Security Act.

⁵ Unemployment insurance administration.

⁶ Maternal and child health and welfare services, public health services, venereal disease and tuberculosis control, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, emergency maternity and infant care, and the school lunch program.

⁷ Education of the blind, agriculture and mechanic arts colleges, marine schools, vocational education, training of war-production workers, and services for improving the supply and distribution of farm labor.

⁸ Forestry, wildlife restoration, agricultural experiment stations, and agricultural extension work.

⁹ Excludes annual lump-sum payments by the Federal Government to defray part of local expenses for use of the District as seat of Government.

Table 9.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through March of fiscal years 1945-46 and 1946-47

[In thousands]

State	Fiscal year 1945-46 through March, total	Fiscal year 1946-47 through March							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unemployment insurance administration	Maternal and child health services	Services for crippled children	Child welfare services
Total	\$386,588.7	\$516,345.3	\$365,540.2	\$78,439.1	\$10,803.2	\$49,547.3	\$6,061.4	\$4,489.4	\$1,464.7
Alabama	3,985.4	7,597.3	4,942.2	1,422.2	112.9	647.9	204.2	215.9	52.0
Alaska	391.8	533.3	242.0	43.9	(¹)	98.2	69.7	65.0	14.3
Arizona	2,345.2	3,169.1	2,122.7	526.3	128.8	220.4	51.5	105.6	13.7
Arkansas	3,162.3	4,976.6	3,065.7	984.8	157.2	467.4	164.1	97.3	40.1
California	136,538.6	50,221.1	39,801.4	2,578.7	1,535.2	5,849.4	173.9	245.7	36.8
Colorado	7,925.2	9,298.8	7,934.2	971.1	84.9	190.8	65.3	39.8	12.7
Connecticut	3,351.3	4,343.7	2,651.3	696.4	26.7	850.3	43.9	61.0	14.1
Delaware	336.7	423.0	140.9	89.8	15.7	121.5	26.0	17.3	11.8
District of Columbia	855.3	1,208.1	431.5	281.9	40.6	300.8	61.4	78.8	13.2
Florida	8,507.2	11,632.3	8,831.7	1,527.8	427.1	490.6	158.4	183.4	13.8
Georgia	5,612.4	8,782.3	6,466.9	1,001.6	231.3	658.6	290.2	103.0	30.7
Hawaii	492.4	742.6	236.8	230.9	11.1	103.6	114.0	39.2	7.0
Idaho	1,825.1	2,656.8	1,914.9	373.0	41.0	222.6	56.6	34.8	13.8
Illinois	26,087.1	31,563.4	21,864.0	5,043.0	958.8	3,365.7	186.2	133.5	12.1
Indiana	9,762.0	11,677.6	8,529.5	1,680.0	332.3	897.8	149.8	63.1	25.1
Iowa	7,925.3	9,263.9	7,856.5	757.5	235.8	303.4	58.7	101.4	50.6
Kansas	5,083.1	6,358.6	4,729.2	831.2	188.0	449.5	128.2	23.1	9.4
Kentucky	3,626.7	6,876.8	4,371.4	1,544.2	165.3	426.2	198.4	124.2	47.1
Louisiana	6,298.7	9,842.1	6,049.6	2,446.6	235.0	829.1	167.3	79.8	34.7
Maine	2,797.0	3,961.7	2,929.9	513.7	145.8	271.4	50.5	34.1	16.2
Maryland	3,117.7	4,462.5	2,158.1	1,204.4	94.0	788.9	107.4	82.3	27.4
Massachusetts	16,740.4	21,000.2	16,581.9	2,036.8	238.7	1,932.2	112.6	80.6	17.4
Michigan	19,611.7	23,326.3	15,853.5	4,182.6	246.6	2,668.1	166.8	162.7	46.0
Minnesota	9,274.1	12,406.3	9,873.9	1,497.5	212.2	581.8	89.8	102.1	49.8
Mississippi	2,970.4	4,803.6	3,340.6	645.1	233.3	305.5	107.5	131.0	40.5
Missouri	16,941.3	22,809.3	18,339.2	3,275.6	(¹)	969.8	108.0	82.5	34.1
Montana	2,042.4	2,665.7	1,964.6	361.3	79.4	195.9	24.7	19.2	20.7
Nebraska	4,165.8	5,540.5	4,527.3	655.5	84.1	166.0	39.2	56.3	12.0
Nevada	510.1	633.1	448.5	(¹)	(¹)	127.2	19.3	29.2	10.9
New Hampshire	1,284.0	1,707.3	1,156.5	205.1	54.8	186.7	61.9	25.8	16.5
New Jersey	5,533.8	7,708.3	4,007.3	1,019.2	127.8	2,326.4	75.6	127.8	24.4
New Mexico	1,151.5	2,259.3	1,248.5	681.0	49.9	144.9	67.8	50.4	16.8
New York	29,433.1	37,230.2	19,925.2	8,573.9	699.0	7,702.1	189.3	104.3	36.5
North Carolina	3,896.6	5,895.4	3,254.7	1,218.2	411.1	642.7	179.0	131.5	58.1
North Dakota	1,587.4	2,158.0	1,509.0	434.5	24.6	81.0	39.3	54.9	14.7
Ohio	23,081.1	25,627.8	20,378.4	2,072.5	593.0	2,300.1	134.4	106.6	42.7
Oklahoma	17,210.1	24,222.5	18,037.9	5,020.6	451.6	513.0	99.2	70.6	29.6
Oregon	4,674.9	6,078.1	4,733.4	443.7	83.8	687.6	53.5	49.2	26.9
Pennsylvania	20,945.5	28,525.3	14,762.4	9,116.6	(¹)	4,216.7	209.8	153.0	66.8
Puerto Rico	277.2	306.3	(¹)	(¹)	(¹)	(¹)	185.8	85.0	35.5
Rhode Island	1,940.9	2,046.8	1,218.3	403.4	18.9	313.2	27.2	55.1	10.8
South Carolina	2,857.2	4,370.7	2,712.0	703.3	141.6	306.4	287.8	161.8	57.9
South Dakota	1,850.1	2,482.7	1,883.2	401.6	30.3	87.0	16.9	48.3	15.3
Tennessee	5,346.8	8,489.9	4,780.0	2,559.7	219.0	691.9	149.6	58.4	31.3
Texas	22,894.3	34,436.4	29,416.1	2,186.0	887.1	1,513.9	271.5	94.8	67.0
Utah	2,863.0	3,720.8	2,678.9	575.6	30.3	263.6	66.8	85.4	20.2
Vermont	918.3	1,113.9	744.0	92.8	23.2	134.6	74.5	31.6	13.1
Virgin Islands	(¹)	23.5	(¹)	(¹)	(¹)	(¹)	11.1	6.3	6.1
Virginia	2,266.3	3,312.3	1,496.2	780.1	126.5	459.5	293.8	118.3	28.9
Washington	11,672.6	14,962.3	12,257.3	1,065.7	172.5	1,271.0	120.3	55.6	20.0
West Virginia	3,025.3	4,644.7	2,070.9	1,648.7	100.1	534.8	144.7	87.2	58.4
Wisconsin	8,510.8	11,084.1	8,290.4	1,737.9	272.8	550.3	86.3	115.0	31.4
Wyoming	741.8	1,059.7	779.7	86.8	23.5	119.0	21.8	7.4	

¹ Includes \$124,665 to California for public health work, granted in August 1945 but charged to the appropriation for the preceding fiscal year.² No plan approved by the Social Security Administration.

Source: Compiled from data furnished by the Bureau of Accounts, Treasury Department.

wartime highway programs and the postwar construction program now getting under way. Grants for the development and conservation of natural resources were \$38 million in 1945-46, very slightly larger than in the preceding year.

Total grants to States averaged \$5.63 per capita in 1945-46, in contrast to \$5.40 in 1944-45 (table 8). State per capita figures, as in past years, varied widely—from \$2.09 in the District of Columbia to \$14.31 in Oklahoma. The reason for this wide range lies partly in the provisions for public assistance grants, which are allocated according to the size of State-local expenditures in each State. Federal public assistance grants, averaging \$3.18 per capita for all States and Territories combined, ranged from 72 cents per inhabitant in Virginia to \$10.15 in Oklahoma. The allocation formula used in distributing highway grants (the factors used being population, area, and post-road mileage) also gave rise to considerable variation among States in per capita highway grants. Averaging 55 cents for the Nation as a whole, they ranged from 4 cents in the District of Columbia and 10 cents in Iowa to a high of \$5.78 in Nevada. Variations in grants per capita for other functions were much less extreme.

In table 8, the States are ranked by average 1943-45 per capita income and in addition are classified into 3 income groups. The high-income group is composed of the 18 States (including the District of Columbia) whose per capita income was above the national average, the low-income group is made up of the 18 States with the lowest per capita incomes, and the remaining States represent the middle-income group. The Territories and possessions are shown separately because adequate data on income and tax collections are not available for them.

In 1945-46 the middle-income group of States received the largest grants per capita for assistance payments and administration, education, and the development and conservation of natural resources. Several exceptions to this general statement may be noted, however. The 100-percent grant for the "proper and efficient"

administration of State unemployment insurance laws results in the highest per capita grants, on the average, going to the high-income States and the lowest to the low-income States. This distribution results from the limitation of coverage to industrial and commercial employments, which are proportionately more prevalent in high and middle-income States.

In contrast, per capita grants for health and welfare and for public roads showed a generally inverse relationship to per capita income. For health and welfare, this relationship was more striking in 1945-46 than in 1944-45 because of the inclusion of grants for school lunch programs. School lunch funds are allocated among States on an equalization basis; that is, the sums vary directly with need, as measured by the population served, and inversely with fiscal ability, measured by relative per capita income. Since the total of \$50

million appropriated for this program was substantially the amount by which total health and welfare grants exceeded those for 1944-45, their effect on the per capita figures can readily be seen.

Striking divergences can also be seen in the per capita figures for the Territories and possessions. Puerto Rico and the Virgin Islands, for example, do not receive public assistance and unemployment insurance administration grants. Even when given aid for a function, the regular State allocation formula is often set aside and the amount of the grant is determined by joint agreement or administrative decision.

Federal grants were very small in relation to total income payments in 1945, averaging 0.49 percent for the continental United States. In the case of individual States, such grants bore a slight inverse relationship to

Table 10.—*Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1945-47*¹

[In thousands]

Item	Fiscal year 1945-46		Fiscal year 1946-47	
	Appropriations ²	Expenditures through April ³	Appropriations ²	Expenditures through April ³
Total	\$908,828	\$765,730	\$1,161,506	\$929,177
Administrative expenses	31,833	32,421	38,733	41,802
Federal Security Agency, Social Security Administration ⁴	31,688	24,876	38,583	31,980
Department of Commerce, Bureau of the Census	145	88	150	223
Department of the Treasury ⁵	(*)	7,457	(*)	9,599
Grants to States	556,485	474,865	715,773	539,439
Unemployment insurance administration	7,58,121	47,998	58,109	49,032
Old-age assistance		322,728		373,278
Aid to the blind	441,000	9,220	619,000	10,914
Aid to dependent children		52,458		80,127
Maternal and child health services	5,820	5,146	11,000	7,994
Services for crippled children	3,870	3,773	7,500	6,117
Child welfare services	1,510	1,252	3,500	2,001
Emergency maternity and infant care	46,164	32,289	16,664	9,975
Benefit payments, old-age and survivors insurance	320,510	258,443	407,000	347,836

¹ Transfer of the Children's Bureau to the Federal Security Agency became effective on July 16, 1946; 1945-46 data for programs administered by the Children's Bureau (maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care) included to permit comparison between figures for 2 years.

² Excludes unexpended balance of appropriations for preceding fiscal year.

³ Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

⁴ Represents appropriations and expenditures for salaries and allotments and expenditures from the Federal Security Agency and Department of Labor appropriations for printing and binding, penalty mail, and traveling expenses.

⁵ Amounts expended by the Treasury in administering title II of the Social Security Act and the

Federal Insurance Contributions Act, reimbursed from old-age and survivors insurance trust fund to general fund of the Treasury.

⁶ Not available because not separated from appropriations for other purposes.

⁷ Includes \$1,078,955 transferred from the Department of Labor as reimbursement for expenditures for employment office facilities and services.

⁸ Maximum grants authorized by the Social Security Act Amendments of 1946; actual appropriations were \$12,705,000, \$8,467,500, and \$4,127,500.

⁹ Actual payments from old-age and survivors insurance trust fund.

¹⁰ Estimated expenditures as shown in 1946-47 budget.

Source: Federal appropriation acts and 1946-47 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

income payments, being a somewhat larger percentage of income payments in the low-income States.

State tax collections, from which States financed their share of the cost of federally aided functions, also tended to represent a larger percentage of income payments in the low-income States. For the high-income group, they were 3.7 percent of total income payments; for the middle-income group, 3.9 percent; and for the low-income group, 4.4 percent. Thirteen of the 18 low-income States and only 6 of the high-income States made above-average tax effort, that is, collections in relation to income payments; the average for all States was 3.9 percent. Notwithstanding their lesser tax effort, the high-income States collected more dollars per capita than the national average; in contrast, the greater tax effort of the low-income States produced considerably fewer dollars per capita.

Grants to States in 1945-46 were equivalent, on the average, to 12.6 percent of State tax collections. However, grants were only 10.3 percent of tax collections in the high-income States but amounted to 16.8 percent for the middle-income and 15.9 percent for the low-income States. Federal aid to low-income States in 1945-46, therefore, did not seem to bear a consistent relationship to their greater tax effort.

For the Nation as a whole, grants made by the Social Security Administration for public assistance and unemployment insurance administration made up about 63 percent of all grants.³ In the low-income States, however, social security grants averaged only 50 percent of total grants. Furthermore, although grants for these programs—significant in areas of greatest economic want—bore a larger-than-average ratio to income payments and State tax collections for the 18 low-income States than for the 18 high-income States, they represented a significantly smaller dollar

³ Reorganization Plan No. 2, effective July 16, 1946, placed the Children's Bureau in the Social Security Administration. Starting with the fiscal year 1946-47, therefore, the grants administered by the Children's Bureau are included under the Social Security Administration heading.

amount per capita in the former. Fourteen of the 18 low-income States received grants for public assistance that, on a per capita basis, were below the national figure, yet these States probably had a greater-than-average proportion of needy people who required assistance. This fact is of increasing importance in view of the current increase in the amount of

Federal grants to States as enlarged health and welfare programs and postwar construction programs get under way. Equity and economy would seem to indicate the desirability of a closer relationship between the amount of Federal aid and the States' need for the functions and their ability to finance their own share of the cost of the aided programs.

Table 11.—Social Security trust fund investments and the interest-bearing public debt, January-March 1947

Item	Investments as of Dec. 31, 1946		Investments as of Mar. 31, 1947		Net change
	Amount (in millions)	Average interest rate (percent)	Amount (in millions)	Average interest rate (percent)	
Total interest-bearing public debt	\$257,649	2.057	\$255,800	2.078	-\$1,849
Securities acquired by social security trust funds, total	15,643	-----	15,973	-----	+330
Old-age and survivors insurance trust fund	8,079	2.046	8,319	2.044	+240
Unemployment trust fund	7,564	1.938	7,654	1.928	+90
All other interest-bearing securities	242,006	-----	239,827	-----	-2,179

Source: *Daily Statement of the U. S. Treasury*.

Table 12.—Cash income and outgo:¹ Total Federal and Social Security Administration programs, 1946 by quarter and January-March 1947

[In millions]

Classification	1946					1947
	Total	January-March	April-June	July-September	October-December	January-March
Cash income						
Social security						
Federal insurance contributions	\$45,751	\$14,220	\$11,162	\$10,417	\$9,952	\$15,084
Federal unemployment taxes	2,386	583	600	624	579	702
Deposits in unemployment trust fund ²	1,295	251	336	355	353	334
Other	175	134	16	13	12	142
Cash outgo						
Social security ³	44,925	13,699	13,597	8,838	8,769	9,869
Social Security Administration	2,156	637	539	522	457	493
Administrative expenses	664	151	134	194	185	176
Grants to States	35	8	8	9	10	9
Unemployment insurance administration	628	143	126	185	175	166
Old-age and survivors insurance benefit payments	60	13	16	17	14	18
Aid to the blind	431	97	81	130	123	112
Aid to dependent children	12	3	2	4	3	3
Maternal and child welfare ⁴	86	17	15	26	29	24
State withdrawals from unemployment trust fund	38	12	13	7	6	8
Administrative expenses, Department of the Treasury ⁵	1,104	400	311	224	169	210
Old-age and survivors insurance benefit payments	378	84	92	101	101	107
Administrative expenses, Department of the Treasury ⁵	0	2	2	2	2	4
Other	42,769	13,062	13,058	8,316	8,311	9,376

¹ Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the Treasury. Data include expenditures from trust funds, exclude transactions between Government agencies (i. e., transfers to trust accounts from general funds, investment of funds in special issues, repayment of sums borrowed) and other transactions, such as issuance or redemption of public-debt obligations other than redemptions of adjusted-service bonds. Data for Children's Bureau included in order to permit comparison between figures for the 2 years.

² Deposits by States of contributions collected under State unemployment insurance laws.

³ Federal expenditures administered chiefly by the

Social Security Administration. Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance; these expenses amounted to less than \$150,000 in 1946.

⁴ Maternal and child health services, services for crippled children, child welfare services, and emergency maternity and infant care.

⁵ In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from *Bulletin of the Treasury Department*; other data from *Daily Statement of the U. S. Treasury*.

Table 13.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, January–March 1947 and fiscal years 1945–46 and 1946–47 through March¹

[In thousands]

Internal revenue collection district in—	Fiscal year 1945–46 through March			January–March 1947			Fiscal year 1946–47 through March		
	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³	Total	Insurance contributions ²	Unemployment taxes ³
Total	\$1,066,188.0	\$901,886.2	\$164,301.9	\$476,117.1	\$333,825.9	\$142,291.2	\$1,210,161.9	\$1,042,156.5	\$168,005.4
Alabama	10,700.1	9,033.9	1,666.2	4,675.0	3,272.3	1,402.7	11,517.7	9,893.8	1,623.9
Arizona	1,958.3	1,701.7	256.6	1,107.6	794.3	313.2	2,660.8	2,332.6	328.2
Arkansas	3,700.0	3,096.6	603.4	1,784.5	1,263.2	522.2	4,210.0	3,659.7	550.3
California (2 districts)	88,288.2	74,960.5	13,327.6	35,657.8	24,672.2	10,985.6	81,770.3	69,323.8	12,446.5
Colorado	6,184.3	4,930.5	1,253.7	3,060.9	2,208.8	851.1	7,449.6	6,463.3	986.3
Connecticut	21,002.3	17,556.6	3,445.7	9,398.3	6,305.7	3,092.6	23,195.3	19,751.9	3,443.4
Delaware	9,302.3	7,452.4	1,849.9	2,699.3	2,152.4	546.9	7,501.2	6,690.1	811.1
Florida	9,363.4	8,030.6	1,332.9	5,009.0	3,567.4	1,441.7	11,805.4	10,265.6	1,539.9
Georgia	11,796.3	10,213.4	1,582.9	6,136.0	4,353.6	1,782.4	15,299.4	13,248.1	2,051.3
Hawaii	2,401.7	2,040.7	361.0	1,123.8	754.3	369.4	2,818.3	2,423.1	395.3
Idaho	2,001.8	1,716.7	285.1	1,028.7	712.0	316.8	2,505.7	2,180.6	325.1
Illinois (2 districts)	89,839.0	76,012.2	13,826.8	41,644.1	29,365.4	12,278.6	116,908.8	101,608.4	15,300.4
Indiana	19,518.8	16,487.1	3,031.6	9,610.0	6,501.5	3,108.5	23,164.7	19,869.4	3,295.4
Iowa	8,287.2	7,231.3	1,055.8	4,504.0	3,248.3	1,255.7	10,725.0	9,376.4	1,348.6
Kansas	6,067.9	5,170.1	897.8	2,628.7	1,862.0	766.7	6,465.1	5,603.4	861.7
Kentucky	7,883.3	6,671.4	1,211.9	4,094.7	2,753.3	1,341.4	9,555.0	8,125.4	1,429.6
Louisiana	9,306.4	7,899.2	1,407.2	4,367.1	3,027.7	1,339.4	10,390.0	8,932.8	1,457.2
Maine	4,483.3	3,805.9	677.4	2,065.4	1,416.0	649.4	5,048.8	4,355.1	693.7
Maryland (including District of Columbia)	17,784.4	14,845.3	2,939.2	8,503.8	5,691.8	2,812.0	20,886.6	17,843.9	3,042.8
Massachusetts	42,497.6	35,842.8	6,654.8	20,136.0	13,337.9	6,798.1	50,229.2	42,649.4	7,578.8
Michigan	68,037.1	56,915.3	11,121.8	28,274.1	20,474.6	7,799.4	75,257.0	64,789.7	10,467.2
Minnesota	15,743.1	13,428.0	2,315.1	7,580.5	5,302.8	2,277.7	18,447.7	15,900.8	2,546.9
Mississippi	3,106.3	2,677.2	429.1	1,712.5	1,240.4	472.0	4,033.9	3,546.0	487.9
Missouri (2 districts)	27,134.4	23,020.8	4,113.6	12,951.8	8,955.4	3,906.4	31,601.7	27,230.9	4,370.8
Montana	1,412.3	1,244.0	168.3	782.2	579.4	202.7	1,952.6	1,733.1	219.4
Nebraska	4,946.2	4,277.4	668.8	2,274.4	1,653.1	621.3	5,783.6	5,070.8	712.8
Nevada	851.7	740.5	111.2	441.2	314.1	127.1	1,106.1	976.1	130.0
New Hampshire	2,740.6	2,369.3	371.3	1,593.4	1,076.9	516.5	3,707.5	3,153.2	554.3
New Jersey (2 districts)	37,772.3	31,628.1	6,144.2	15,654.7	10,480.4	5,174.3	41,544.7	35,375.7	6,168.9
New Mexico	1,140.1	993.3	146.8	667.3	488.6	1,663.4	1,474.0	1,474.0	189.3
New York (6 districts)	209,528.2	178,649.9	30,878.3	89,563.3	64,331.7	25,231.6	236,925.7	205,439.2	31,486.4
North Carolina	14,350.4	12,047.2	2,303.2	7,567.4	5,219.1	2,348.3	17,527.5	14,948.7	2,578.8
North Dakota	813.0	733.0	80.1	461.8	362.0	100.0	1,123.1	1,918.1	105.0
Ohio (4 districts)	71,006.2	59,907.4	11,098.8	31,880.9	22,743.4	9,137.4	81,464.0	70,426.6	11,037.4
Oklahoma	8,550.1	7,326.8	1,223.3	3,998.7	2,835.6	1,163.1	10,008.0	8,651.4	1,356.7
Oregon	8,754.1	8,220.8	1,534.1	4,162.6	2,774.5	1,388.1	10,448.3	8,969.0	1,479.3
Pennsylvania (3 districts)	99,715.9	83,855.3	15,860.7	42,220.6	29,894.0	12,326.6	108,619.5	93,017.0	15,602.6
Rhode Island	7,068.2	5,920.4	1,147.8	3,433.2	2,257.2	1,176.2	8,136.8	6,920.5	1,216.3
South Carolina	5,760.4	4,703.5	1,056.9	2,987.1	2,066.7	920.4	7,155.3	6,139.4	1,015.8
South Dakota	989.4	882.0	107.4	537.2	407.6	129.6	1,322.0	1,187.7	134.3
Tennessee	11,563.1	9,753.6	1,809.5	5,676.8	3,844.1	1,832.8	13,515.1	11,561.5	1,953.6
Texas (2 districts)	28,034.1	23,704.5	4,329.7	13,777.4	9,491.9	4,285.4	33,445.2	28,770.3	4,674.8
Utah	2,465.6	2,116.2	349.4	1,395.0	900.9	405.1	3,008.4	2,586.9	421.4
Vermont	1,536.0	1,315.8	220.2	805.6	564.6	240.9	1,953.8	1,695.2	258.6
Virginia	11,188.2	9,490.7	1,697.5	5,746.5	4,033.1	1,713.4	13,968.3	12,022.1	1,946.2
Washington (including Alaska)	17,228.6	14,728.6	2,500.0	6,495.1	4,534.0	1,961.1	17,255.7	14,971.3	2,284.4
West Virginia	8,416.1	7,096.9	1,319.2	3,923.0	2,585.2	1,337.8	9,469.2	8,048.5	1,420.7
Wisconsin	22,126.9	18,701.5	3,425.4	10,020.2	6,868.4	3,151.8	24,610.0	21,052.7	3,557.2
Wyoming	842.2	739.3	102.8	387.1	285.9	101.2	1,001.0	883.0	118.0

¹ Data are based on warrants covered by the Division of Bookkeeping and Warrants of the Treasury Department and therefore differ slightly from tax receipts in tables 7 and 12, which are based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury.

The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

² Tax effective Jan. 1, 1937, payable by employers and employees.

³ Tax effective Jan. 1, 1936, payable by employers only.

Source: Treasury Department, Bureau of Accounts.

Table 14.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-47

[In thousands]

Period	Receipts		Expenditures		Assets			
	Transfers and appropriations to trust fund ¹	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired ²	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-April 1947	\$9,370,675	\$739,724	\$1,451,932	\$224,241	\$8,318,734	\$46,880	\$68,612	\$8,434,226
Fiscal year:								
1944-45	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
10 months ended:								
April 1945	989,713	18,859	194,632	22,210	744,964	33,427	50,860	6,238,121
April 1946	962,722	41,351	258,443	29,722	673,143	47,925	61,857	7,329,206
April 1947	1,111,160	63,446	347,936	33,871	770,000	46,880	68,612	8,434,226
1946								
April	60,752	26	29,545	3,853	-5,000	47,925	51,857	7,329,206
May	268,945		30,855	3,853		48,037	295,982	7,563,443
June	6,634	106,415	31,212	3,853	329,310	49,167	43,527	7,641,428
July	62,317		33,333	995		56,133	64,548	7,669,416
August	284,345		34,553	3,680		52,828	313,966	7,915,528
September	8,339	9,242	33,407	2,890	290,000	56,622	1,456	7,896,812
October	69,952	60	33,832	3,679	-10,000	46,303	54,273	7,929,310
November	276,193		33,529	3,268		44,652	295,320	8,168,707
December	7,185	11,238	33,587	3,741	250,000	51,845	19,222	8,149,801
1947								
January	42,263	33,665	34,164	4,019		52,393	56,420	8,187,547
February	266,183		35,574	3,905		51,597	283,920	8,414,252
March	25,377	9,242	37,138	3,927	240,000	48,306	40,766	8,407,906
April	69,005		38,817	3,767		46,880	68,612	8,434,226

¹ Beginning July 1940, trust fund appropriations equal taxes collected under the Federal Insurance Contributions Act.² Includes accrued interest; minus figures represent net total of securities redeemed.Source: *Daily Statement of the U. S. Treasury*.

Table 15.—Status of the unemployment trust fund, by specified period, 1936-47

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired ¹	Unex- pended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	With- drawals ²	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period ²
Cumulative, January 1936-April 1947	\$7,650,124	\$7,629,000	\$21,124	\$10,288,555	\$666,447	\$4,132,994	\$6,822,063	\$715,691	\$55,210	\$106,753	\$828,061
Fiscal year:											
1944-45	7,315,258	1,437,173	8,084	1,256,003	113,140	70,492	6,679,108	118,794	10,502	785	636,150
1945-46	7,449,120	101,827	40,120	1,009,909	130,373	1,128,720	6,690,672	116,214	13,220	17,197	758,448
10 months ended:											
April 1945	6,956,109	1,066,000	20,109	972,665	55,960	54,916	6,354,135	89,789	5,171	624	601,974
April 1946	7,352,437	-8,990	54,253	801,214	69,557	928,373	6,621,507	87,903	6,847	9,984	730,930
April 1947	7,650,124	220,000	21,124	738,301	68,591	675,490	6,822,063	97,005	7,942	44,939	828,061
1946											
April	7,352,437	-80,000	54,253	39,431	383	110,207	6,621,507	49	40	3,268	730,930
May	7,439,485	85,000	56,302	198,765		109,380	6,710,892	751		3,119	728,593
June	7,449,120	25,816	40,120	9,930	60,816	90,966	6,690,672	27,559	6,374	4,094	758,448
July	7,409,916	-50,000	50,916	40,043	25	83,915	6,646,825	58	3	4,744	763,091
August	7,535,267	135,000	41,267	207,952		80,418	6,774,359	740		2,924	760,907
September	7,515,467	-5,000	26,467	8,377	3,434	59,870	6,726,301	31,616	375	3,733	789,166
October	7,491,752	-25,000	27,752	42,045	161	62,357	6,706,150	124	18	3,794	785,602
November	7,501,949	100,000	27,949	154,350		61,620	6,808,880	1,042		3,576	783,069
December	7,685,255		21,255	16,824	4,603	55,367	6,774,940	31,299	522	4,697	810,315
1947											
January	7,609,624	15,000	30,624	37,189	56,708	70,436	6,798,401	28	6,597	6,756	811,223
February	7,714,173	100,000	35,173	173,982		65,416	6,906,967	1,022		5,132	807,206
March	7,683,489	-25,000	29,489	14,964	3,449	74,950	6,850,429	30,758	401	5,342	833,060
April	7,650,124	-25,000	21,124	42,575	212	71,117	6,822,063	317	25	5,341	828,061

¹ Includes accrued interest; minus figures represent net total of securities redeemed.² Includes transfers from railroad unemployment insurance administration fund amounting to \$56,864,000.³ Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,067,000.⁴ Includes withdrawals by California of \$200,000 for disability insurance benefits.Source: *Daily Statement of the U. S. Treasury*.

Recent Publications in the Field of Social Security*

Social Security Administration

ARMSTRONG, FLORENCE A. *The Non-Cash Needs of Aged Persons Affecting Their Individual and Social Security; an Annotated Bibliography*. Washington: Bureau of Research and Statistics, Division of Coordination Studies, 1947. 103 pp. Processed.

A comprehensive bibliography on the housing, employment, and health requirements of the aged and their needs in relation to leisure-time activities and emotional readjustment. Limited free distribution; apply to the Bureau of Research and Statistics, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Current Program of the U. S. Children's Bureau*. Washington: The Bureau, 1947. 15 pp. Processed.

Outlines the functions and activities of the Bureau and its Divisions. Free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

General

BELGIUM. MINISTÈRE DU TRAVAIL ET DE LA PRÉVOYANCE SOCIALE. *La Sécurité Sociale; Législation et Réglementation Depuis la Libération du Territoire Jusque Fin 1945*. Bruxelles: H. & M. Schaumans, 1946. 267 pp. A compilation of Belgian social insurance laws and regulations for 1944 and 1945.

BROWER, F. BEATRICE. "Features of Union Health and Welfare Funds." *Conference Board Management Record*, New York, Vol. 9, Apr. 1947, pp. 80-83.

Outlines typical features of 25 programs negotiated through collective bargaining.

*The inclusion of prices of publications in this list is intended as a service to the reader, but any orders must be directed to publishers or booksellers and not to the Social Security Administration or the Federal Security Agency. Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

BRUGAROLA, MARTIN. *Recent Social Reforms in Spain, 1939-1945*. Washington: Spanish Embassy, Office of Cultural Relations, 1946. 37 pp.

A survey covering the program of family bonuses, social insurance for sickness, maternity, and old age, and related social legislation.

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budget for a Single Working Woman*. Berkeley: University of California Press, 1946. 17 pp. 35 cents. Processed.

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budgets for Dependent Families or Children*. Berkeley: University of California Press, 1946. 56 pp. 75 cents. Processed.

CALIFORNIA. UNIVERSITY. HELLER COMMITTEE FOR RESEARCH IN SOCIAL ECONOMICS. *Quantity and Cost Budgets for Three Income Levels*. Berkeley: University of California Press, 1946. 107 pp. \$1. Processed. Typical budgets for a family of four of an executive, a white-collar worker, and a wage earner.

CARSLAW, H. S. "The Australian Social Services Contribution and Income Tax Acts, 1946." *Economic Record*, Melbourne, Australia, Vol. 22, Dec. 1946, pp. 219-227. 5s.

Outlines recent changes in social security contribution and income-tax rates.

COATES, W. H. "The Implication of the National Insurance Act, 1946." *Journal of the Institute of Personnel Management*, London, Vol. 29, Jan-Feb. 1947, pp. 2-13. 2s.

Analyzes the cost of the program and its financing in relation to economic conditions in England.

CONTROLLERS INSTITUTE OF AMERICA. *The Search for Security*. New York: The Institute, 1946. 50 pp. 50 cents.

Includes The Need for Security in the Postwar World, by Arthur J. Altmeyer, and Profit-Sharing Plans—Growth, Function, and Trends, by Richard Jackson.

DEWHURST, J. FREDERIC, and ASSOCIATES. *America's Needs and Resources*. New York: The Twentieth Century Fund, 1947. 812 pp. \$5.

"An estimate of America's human and industrial capacity and resources balanced against the probable needs and demands for 1950 and 1960." This survey of changes and trends in production, consumption, and economic conditions contains basic data on population growth, national income, the labor force, natural resources, agricultural and industrial capacity. Government expenditures, and similar subjects. Its detailed analysis of consumer-spending patterns covers past and estimated future demand for a wide variety of goods and services, including food, clothing, housing, medical care, education, and recreation.

"Economic Survey of the United Kingdom." *Federal Reserve Bulletin*, Washington, Vol. 33, Apr. 1947, pp. 367-391. 20 cents.

The text of the British Command Paper, *Economic Survey for 1947*, which analyzes the economic situation, outlines objectives for the current year, and discusses the techniques, principles, and limitations of governmental planning.

INTERNATIONAL LABOR OFFICE. *The I. L. O. and Seafarers*. Montreal: The Office, 1946. 24 pp. Summary of the accomplishments of the ILO Maritime Conference of 1946.

LEE, KENDRICK. "Union Welfare Funds." *Editorial Research Reports*, Washington, Vol. 1, May 7, 1947, entire issue. \$1.

A survey, with comments on the reasons for the increasing demand for such funds, the position of Congress, and the development and provisions of typical programs.

"Many Chamber Policies Adopted . . ." *Business Action*, Washington, Vol. 4, May 9, 1947, pp. 15-23.

The text of resolutions adopted at the 35th annual meeting of the Chamber of Commerce. Includes recommendations relative to old-age and survivors insurance, unemployment insurance, and voluntary health and disability programs.

MAYERS, BENEDICT. *Comparative Costs for the United States of the British Plan for Social Security*. Chicago: Research Council for Economic Security, 1947. 15 pp. (Publication No. 28.)

NATIONAL TAX ASSOCIATION. *1946 Proceedings of the Thirty-Ninth An-*

nual Conference on Taxation . . . Sacramento, Calif.: The Association, 1946. 527 pp. \$3.75.

Among the many papers presented at the Conference were Taxation and Full Employment, by Seymour E. Harris; Comments on Taxation and Full Employment, by Albert G. Hart; and The Impact of the Federal Budget on the National Economy, by Harold D. Smith.

RADIN, GEORGE. *Economic Reconstruction in Yugoslavia: A Practical Plan for the Balkans.* New York: Published for the Carnegie Endowment for International Peace by Kings Crown Press, 1946. 161 pp. \$2.50.

Includes recommendations relating to health and medical care.

"Social Security." *Building America*, New York, Mar. 1947, entire issue. 30 cents.

A survey prepared by the Association for Supervision and Curriculum Development, National Education Association, showing the need for social security, present provisions, and areas in which protection is lacking or inadequate.

Forsorgsloven og Folkeforsikringsloven, 1946. Copenhagen: Socialt Tidsskrift, 1946. 221 pp.

The text of Danish social insurance and assistance laws.

U. S. PRESIDENT. *The United States and the United Nations. Message from the President of the United States Transmitting His First Annual Report to the Congress on the Activities of the United Nations and the Participation of the United States Therein.* Washington: U. S. Govt. Print. Off., 1947. 221 pp. (80th Cong., 1st sess. H. Doc. 81.)

U. S. WAR RELOCATION AUTHORITY. *WRA—A Story of Human Conservation.* Washington: U. S. Govt. Print. Off., 1946. 212 pp. 55 cents.

The final report of the Authority on the removal and resettlement of persons of Japanese ancestry.

WUNDERLICH, FRIEDA. "Social Insurance Versus Poor Relief." *Social Research*, New York, Vol. 14, Mar. 1947, pp. 75-94. \$1.

A critique of the proposal set forth by Lewis Meriam in his recent book, *Relief and Social Security*, for replacing the present social security program with a relief system based on a means test. After analyzing the Meriam proposal and the relative merits and costs of relief and insurance, the author concludes that the insurance approach is preferable.

Old-Age and Survivors Insurance

COX, GEORGE. "Special Voluntary Contributors; a Survey of the 1937 Act and of the Effect of the 1946 Regulations." *National Insurance Gazette*, London, Vol. 36, Apr. 17, 1947, pp. 157-158 f. 6d.

Information on voluntary contributors under the British old-age pension program.

"Death Benefits as Percent of Employee's Earnings." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 8, Apr. 1947, pp. 85-88.

An evaluation of the effectiveness of the revised benefit structure of the Railroad Retirement Act in restoring family income.

TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA. *Trends in College Retirement Plans.* New York: The Association, 1947. 4 pp. A survey of plans installed in 1946.

Employment Security

CALIFORNIA, DEPARTMENT OF EMPLOYMENT. *Characteristics of California Unemployment Insurance Claimants With Benefit Years Ending in 1945.* Sacramento: California Employment Stabilization Commission, 1947. 37 pp. Processed. (Research Series, Bulletin No. 17.)

CHUTROO, LILLIAN. *Suitable Work Under the New York Unemployment Insurance Law.* New York: Unemployment Insurance Advisory Council, 1947. 158 pp.

A compilation of appeals decisions illustrating the principles governing the determination of "suitable work."

DUCOFF, LOUIS J., and HAGOOD, MARGARET JARMAN. *Labor Force Definition and Measurement; Recent Experience in the United States.* New York: Social Science Research Council, 1947. 134 pp. (Bulletin No. 56.) \$1.

"An exposition of labor force concepts and measurement techniques in current use is presented along with a critical examination of the present status of current national labor force statistics." Includes an analysis of the problems involved in refining and improving techniques and indicates fields for research.

GREAT BRITAIN. UNEMPLOYMENT INSURANCE STATUTORY COMMITTEE. *Fourteenth Annual Report on the Financial Condition of the Unemployment Fund (General Account)*

as at 31st December 1946. London: H. M. Stationery Office, 1947. 9 pp. 2d.

Includes the eleventh annual report on the financial condition of the agricultural account.

NEW YORK STATE. UNEMPLOYMENT INSURANCE ADVISORY COUNCIL. *Report . . . for the Year 1946.* New York: The Council, 1947. 30 pp. Processed.

"Unemployment Insurance Beneficiaries: Some Aspects of Their Employment and Unemployment in 1945-46." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 8, May 1947, pp. 102-106.

Characteristics of railroad unemployment insurance beneficiaries.

U. S. BUREAU OF LABOR STATISTICS. *State and Regional Variations in Prospective Labor Supply.* Washington: U. S. Govt. Print. Off., 1947. 34 pp. (Bulletin No. 893.)

Information on past trends and wartime developments in the growth of the labor force, designed to aid in estimating the labor force for each State for 1950.

WASHINGTON STATE. OFFICE OF UNEMPLOYMENT COMPENSATION AND PLACEMENT. *Report on Experience Rating.* Olympia: The Office, 1947. 46 pp. Processed.

A brief survey of experience-rating plans in various States and outline and analysis of a proposed plan for Washington.

WASHINGTON STATE. OFFICE OF UNEMPLOYMENT COMPENSATION AND PLACEMENT. *Seasonal Employers, Workers, and Claimants Under the Washington Unemployment Compensation Act.* Olympia: The Office, 1947. 14 pp. Processed.

Analyzes the number of seasonal workers and their average wages to determine whether the intent and purpose of the seasonal restrictions on benefits are accomplished and to examine the probable effects should these restrictions be eliminated.

Public Welfare and Relief

ADAMS, MARK H. *Twenty Pension Years in Maryland, 1927-1947.* Baltimore: St. Mary's Press, 1947. 118 pp. Processed.

A history of old-age pensions in Maryland which emphasizes the social and economic factors leading to the enactment of pension legislation. The final chapter describes the old-age assistance program as it operates today.

AMERICAN PUBLIC WELFARE ASSOCIATION. *The Public Welfare Directory, 1947*. John L. Goetz, Editor. Chicago: The Association, 1947. 307 pp. \$1.80.

A guide to Federal, State, county, and local public welfare agencies in the United States and Canada.

BROWN, SIBYL CLEMENT. "The Security of Children in Postwar Britain." *Child Welfare League of America Bulletin*, New York, Vol. 36, Apr. 1947, pp. 1-5. 20 cents.

Reviews the findings of the British committee appointed to study the care of children in institutions and foster homes.

COMMUNITY SERVICE SOCIETY OF NEW YORK. *The Family, a Force for Peace. Annual Report, 1945-1946*. New York: The Society, 1947. 46 pp.

CORDISH, HILDA. "Family Agency Services in Meeting the Problems of the Aged." *Jewish Social Service Quarterly*, New York, Vol. 23, Dec. 1946, pp. 177-185. \$2.

Discussion of the case-work services offered by the Jewish Family and Children's Bureau of Baltimore and the Bureau's relation to other community resources.

GINNS, SADIE J. "The Role of the Family Agency in the Use of Housekeeper Service." *Jewish Social Service Quarterly*, New York, Vol. 23, Dec. 1946, pp. 186-190. \$2.

An account of the housekeeper service program of the Philadelphia Jewish Welfare Society.

GUCKENHEIMER, LUDWIG. "Ten Years of Public Welfare in Louisiana." *Louisiana Welfare*, Baton Rouge, Vol. 7, Jan. 1947, pp. 3-7 ff.

NATIONAL CONFERENCE OF SOCIAL WORK. *Proceedings . . . Selected Papers, Seventy-Third Annual Meeting, Buffalo, New York, May 19-23, 1946*. New York: Published for the National Conference of Social Work by Columbia University Press, 1947. 608 pp. \$5. Of the 65 papers selected for publication those most closely related to social security are Social Work in a Revolutionary Age, by Kenneth L. M. Pray; Social Work in the New Economic Scene, by Ewan Clague; Community Prerogative and the Individual, by A. Delafield Smith; The Public Welfare Agency in an Insurance World, by Robert T. Lansdale; The States and a Federal Department of Welfare, by Marietta Steven-

son; The Findings of the National Commission on Children and Youth, by Edna Nicholson and Lillie H. Nairne; Public Housing for the Aged, by John P. Dean; Our Legislative Responsibility for the Aged, by Harold C. Ostertag; The Administration of Federal Health Insurance, by I. S. Falk; and Relations Between Public Health Administration and Medical Care Administration, by Joseph W. Mountain. Other papers deal with social case work, group work, community organization, social work administration, veterans, and delinquency.

NATIONAL SOCIAL WELFARE ASSEMBLY. *1946 Annual Report of the Director*. New York: The Assembly, 1947. 12 pp. Processed.

The first report on the activities of the Assembly, with which 46 national organizations are affiliated.

NEBRASKA. DEPARTMENT OF ASSISTANCE AND CHILD WELFARE. DIVISION OF CHILD WELFARE. *Minimum Standards and Goals for Child-Caring Institutions and Child-Placing Agencies in Nebraska*. Lincoln: The Division, 1946. 45 pp.

The selected published papers include Group Work Programs in the Post-War Era, by Nathan Cohen; Social Case Work Matures in a Confused World, by Eduard C. Lindeman; Government Assumes Its Responsibility, by Margaret Anne McGuire; Care of the Aged in an Urban Program, by Alfred Lockitt; and The Older Worker in Industry, by Russell McCarthy.

TAX FOUNDATION. *Public Welfare*. New York: The Foundation, 1947. 14 pp. (A Civic Guide to Economy in Municipal Government No. 7.)

A survey of typical operating procedures of State and local public welfare agencies designed to acquaint the layman with the philosophy and policies governing public assistance.

THOMAS, DOROTHY V. "Criteria for the Giving of Financial Assistance in a Private Family Agency." *Journal of Social Casework*, New York, Vol. 28, May 1947, pp. 183-190. 35 cents.

Describes the policies governing the amount of monetary aid and the conditions under which it is given.

Health and Medical Care

AMERICAN MEDICAL ASSOCIATION. COUNCIL ON MEDICAL SERVICE. *Voluntary Health Insurance vs Compulsory Sickness Insurance*. Chicago: The Association, 1946. 124 pp. A collection of articles.

BRUNSWIG, ALEXANDER; CLARK, DEAN; and LINFORD, ALTON. *Health Insurance: Public or Private?* Chicago: University of Chicago Round Table, 1947. 21 pp. (University of Chicago Round Table No. 461.)

FRIEDMAN, ROBERT. *How's Your Health?* New York: New Century Publishers, 1947. 32 pp. 10 cents. Comments on the amount and causes of sickness in the United States and urges the adoption of a compulsory national health insurance program.

HARRISON, ANNA. "Medical Social Problems of the Aged." *Louisiana Welfare*, Baton Rouge, Vol. 7, Jan. 1947, pp. 15-21.

Discusses the medical, social, and economic problems frequently related to old age and indicates what can and should be done to meet them.

HUNT, G. HALSEY. *Medical Groups in the United States, 1946*. Washington: U. S. Public Health Service, Division of Public Health Methods, 1947. 61 pp.

A directory of medical group-practice organizations indicating the number of physicians and dentists participating, the type of medical service given, and whether the group is private, industrial, consumer, hospital, medical school, or government.

IRWIN, VERN D. "Application on a State Level of the A. D. A. Public Health Policies." *Journal of the American Dental Association*, Chicago, Vol. 34, Mar. 1, 1947, pp. 330-340. 40 cents.

An appraisal of the Minnesota program which embodies the principles of the American Dental Association.

LAMNECK, JOHN HOWARD. *Lamneck's Ohio Workmen's Compensation Practice Manual*. Cleveland: The Haynes Publishing Company, 1946. 747 pp. \$15.

"Intended as a practical manual for the use of the Industrial Commission, the bench and bar . . ." the volume contains information on the administration and provisions of the workmen's compensation law, the duties and responsibilities of employers, penalties and liabilities, proce-

dures, and other matters relating to the program.

MUNTZ, EARL E. *The National Health Program Scheme.* New York, Washington: American Enterprise Association, 1946. 35 pp. (National Economic Problems No. 418-A.) 50 cents.

Analysis of the Wagner-Murray-Dingell health bill (S. 1606) which emphasizes the administrative and fiscal aspects of the proposed program.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *Compulsory Sickness Compensation for New York State.* New York: The Board, 1947. 184 pp.

A survey of the economic problems surrounding a program of health insurance and cash sickness benefits which examines foreign experience, reviews proposals for compulsory

health insurance both in New York State and at the Federal level, appraises the State health record, outlines the extent of voluntary and compulsory protection against the costs of medical and hospital care, and estimates the cost of health and cash sickness benefits for New York. The contributors include Earl E. Muntz, Acheson J. Duncan, Elizabeth W. Wilson, and Sidney Borden.

PINK, LOUIS H. "Contracts Can Be Liberalized To Include Mental and Tuberculosis Cases." *Modern Hospital*, Chicago, Vol. 68, Apr. 1947, pp. 75-77. 35 cents.

Reasons why Blue Cross plans should include these cases and examples of contracts that do.

ROBERTS, DEAN. "The Maryland Medical Care Program." *The Councillor*, Baltimore, Vol. 12, Mar.-Apr. 1947, pp. 4-10.

Describes the program, which provides medical, hospital, nursing, and dental care for the medically indigent.

"Sickness Insurance: Eligibility Requirements and Benefits." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 8, Apr. 1947, pp. 81-83.

Summarizes eligibility requirements, amount and duration of benefits, and disqualifying conditions of the cash sickness benefit system for railroad workers.

U. S. COAL MINES ADMINISTRATION. *A Medical Survey of the Bituminous Coal Industry.* Washington: U. S. Govt. Print. Off., 1947. 244 pp. and supplement. \$1.75.

A survey, with recommendations, of the medical services and facilities, housing conditions, sanitation, and recreational facilities available in mining communities.

(Continued from page 2)

the war or compete for other jobs during the reconversion. Less than 11 percent of the primary benefit awards went to women. The average primary benefit awarded in 1946 was \$25.42; the amount awarded to women averaged \$6 less than that for men.

UNDER THE THREE special types of public assistance, both expenditures and the number of recipients increased slightly in April, as in every month since September 1945. The general assistance case load, on the other hand, went down by about 5,000 in the country as a whole. Expenditures for assistance under all four programs totaled \$122 million.

President's Message on Health

In a special message to Congress on May 19, President Truman reiterated his request that the Congress "give immediate attention to the development and enactment of national health and disability insurance programs."

A national health insurance program, the President pointed out, "is a logical extension of the present social security system which is so firmly entrenched in our American democracy. Of the four basic risks to the

security of working people and their families—unemployment, old age, death, and sickness—we have provided some insurance protection against three. Protection against the fourth—sickness—is the major missing element in our national social insurance program.

"An insurance plan is the American way of accomplishing our objective. It is consistent with our democratic principles. It is the only plan broad enough to meet the needs of all our people. It is—in the long run—far less costly and far more effective than public charity or a medical dole.

"Under the program which I have proposed patients can and will be as free to select their own doctors as they are today. Doctors and hospitals can and will be free to participate or to reject participation. And a national health insurance plan can and should provide for administration through State and local agencies, subject only to reasonable national standards.

"Finally, I should like to repeat to the Congress my earlier recommendation that the people of America be protected against loss of earnings due to illness or disability not connected with their work. Protection against temporary disability is already provided by two States and is being con-

sidered in others. Comprehensive disability insurance should exist throughout the Nation. It can and should be a part of our social insurance system.

"The total health program which I have proposed is crucial to our national welfare. The heart of that program is national health insurance. Until it is a part of our national fabric, we shall be wasting our most precious national resource and shall be perpetuating unnecessary misery and human suffering."

UN Charter Anniversary

In observance of June 26, 1947, the second anniversary of the signing of the United Nations Charter, William L. Mitchell, Acting Commissioner for Social Security, recalled the significance to social security programs of "that great act of faith and statesmanship at San Francisco two years ago when representatives of 50 countries, in signing the Charter, committed their peoples 'to promote social progress and better standards of life in larger freedom.'" Mr. Mitchell urged a reaffirmation of "faith in fundamental human rights, in the dignity and worth of the human person . . ."



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Washington, D. C.

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Issues of the SOCIAL SECURITY YEARBOOK, an annual calendar-year supplement to the BULLETIN, are sold separately by the Superintendent of Documents as follows: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942, 50 cents; 1943, out of print; 1944, 50 cents; and 1945, 75 cents.

Reprints From the Social Security Bulletin

The following BULLETIN articles have been reprinted and are available in limited quantities. Requests should be addressed to the Social Security Administration, Washington 25, D. C.

General

Children and Family Income, by Thomas J. Woofter, Jr. (January 1945)
Facing Forward to Peace: Recommendations From the Tenth Annual Report of the Social Security Board (December 1945)
Perspectives on the Reconversion, by W. S. Woytinsky (May 1945)
Postwar Economic Perspectives (4 parts), by W. S. Woytinsky (December 1945-March 1946)
Social Security Act Amendments of 1946, by Angela J. Murray (September 1946)
Social Security Recommendations; Summarized from the Eleventh Annual Report of the Social Security Board (December 1946)
What Social Security Can Mean to the South, by Ellen S. Woodward (July 1945)

Unemployment Insurance

State Differences in Unemployment Compensation Taxes, by Rachel Gallagher (October 1945)
State Unemployment Compensation Laws of 1945, by Ruth Reticker (July 1945)
Maximum Weekly Benefit Amount in Unemployment Insurance, by George Shelburne (October 1946)
Unemployment Compensation Goals in the Reconversion Period, by Gladys R. Friedman and William H. Wandel (September 1944)

Public Assistance

Greater Equity in Public Assistance Financing, by A. J. Altmeyer (June 1945)
Interviewing, by Alice J. Webber (April 1940)
Intrastate Equalization in Financing Public Assistance, by Byron L. Johnson (June 1945)

Looking Ahead in Public Assistance, by George E. Bigge (December 1944)

People on the Move: Effect of Residence Requirements for Public Assistance, by A. J. Altmeyer (January 1946)

Significance of the Money Payment in Public Assistance, by Jane M. Hoey (September 1944)

Staff Training To Meet Personnel Needs of Public Welfare Agencies, by Dorothy Lally (February 1943), processed

Old-Age and Survivors Insurance

Desirability of Extending Social Security to Employees of Nonprofit Institutions, by A. J. Altmeyer (August 1944)

Social Security for Domestic Employees, by A. J. Altmeyer (January 1945)

Social Security for Farm People, by A. J. Altmeyer (April 1944)

Social Security for "Industrialized Agriculture", by A. J. Altmeyer (March 1945)

Social Security for State and Local Government Employees, by A. J. Altmeyer (April 1945)

Disability and Medical Care

Disability and Medical Care Insurance: An Excerpt From the Board's Ninth Annual Report (January 1945)

Recent State Legislation Concerning Prepayment Medical Care, by Margaret C. Klem (January 1947)

Temporary Disability Insurance Coordinated With Unemployment Insurance, by Arthur J. Altmeyer (March 1947)

